

Annex

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Exchange Control Policies

Overall, the exchange control regulations are prudential in nature and ensure availability of adequate information on the settlement of payments and receipts as part of the monitoring mechanism on capital flows. Approval requirements for large inflows and outflows are mainly for prudential reasons to ensure financial stability. Such regulations are implemented in a transparent and pragmatic manner. All regulations are applied uniformly to transactions with all countries, except Israel, Serbia and Montenegro for which special restrictions apply. Exchange control regulations are also applied where appropriate to prevent recourse to the Malaysian banking system for terrorist financing.

In line with the policy of gradual and progressive liberalisation of the financial sector, Malaysia continued to further liberalise the exchange control regulations. In this regard, further changes were effected in 2002 and early 2003 to enhance efficiency for businesses operating in Malaysia. Measures included –

- (i) Increasing the aggregate amount of domestic credit facilities that can be extended by residents to non-resident controlled companies (NRCC) to RM50 million from RM10 million and abolishing the requirement that at least 50% of the credit facilities from banking institutions must be extended by Malaysian-owned banking institutions.
- (ii) Allowing a non-resident to obtain –
 - (a) Ringgit credit facilities up to RM5 million to finance projects undertaken in Malaysia;
 - (b) Overdraft facilities up to RM500,000 in aggregate as long as the credit facilities are secured by fixed deposits placed by the non-resident with the lending bank; and
 - (c) Ringgit loans to refinance property loans taken to finance the purchase of properties in Malaysia.
- (iii) Liberalising payments for ringgit assets between residents and non-residents as well as between non-residents to be made either in ringgit or foreign currency. Prior to the liberalisation, such payments were allowed only in ringgit.
- (iv) Increasing the maximum overnight limit on foreign currency accounts for export proceeds maintained by resident exporters from USD10 million to USD70 million.
- (v) Allowing residents to enter into foreign exchange forward contracts with an authorised dealer to sell foreign currency receivables for ringgit for any purpose. Prior to 1 April 2003, only export proceeds and services receivables (excluding interest receivables).
- (vi) Removing the limit of RM10,000 equivalent in foreign currency for investment abroad by residents under the Employee Share Option/Purchase Scheme.
- (vii) Abolishing the requirement to complete Form KPW X for exports exceeding RM100,000 f.o.b.
- (viii) Increasing the threshold to complete Form P for payments to RM50,001 from RM10,001.

With these latest measures, the following are the major exchange control regulations:

I Current Account Transactions

(a) Payments for Import of Goods and Services

- There is no restriction on payments to non-residents for imports of goods and services. Such payments must be made in foreign currencies except currencies of Israel, Serbia and Montenegro.
- Residents may enter into a forward exchange contract to buy foreign currency against ringgit to make payment for imports from a non-resident, provided the maturity of the forward contract is not later than 12 months after the intended date of import.

(b) Export Proceeds

- All export proceeds are required to be repatriated back to Malaysia in accordance with the payment schedule as specified in the sales contract, which in any case should not exceed six months from the date of export.

- Export proceeds must be received in foreign currency and must be sold for ringgit or retained in permissible foreign currency accounts with Designated Banks (commercial banks and Islamic banks). The aggregate overnight limits range between USD1 million and USD70 million. Higher limits may be allowed on a case-by-case basis.
- Residents may enter into a forward foreign exchange contract with an authorised dealer to sell foreign currency for ringgit arising from export proceeds provided the maturity of the forward contract is not later than six months after the intended date of export.
- For exports in excess of RM100,000 f.o.b., resident exporters are required to submit a quarterly report detailing such exports. In addition, the resident exporters are required to submit yearly summary reports no later than 30 days after the close of the financial year of the company.

(c) Import and Export of Currency by Travellers

- Import and export of ringgit up to RM1,000, including demonetised RM1,000 and RM500 notes, and export of foreign currency up to an equivalent of RM10,000 by residents are allowed. Resident travellers are required to obtain permission from the Controller of Foreign Exchange (the Controller) and declare in the Traveller's Declaration Form (TDF) when they carry currency notes and/or traveller's cheques as listed below –
 - Carrying into or out of Malaysia, ringgit notes exceeding RM1,000.
 - Carrying out foreign currency notes including traveller's cheques, exceeding the equivalent of RM10,000.

Approval is given within one day of application.

- Non-residents are free to bring in any amount of foreign currency and/or traveller's cheques. Declaration in the Disembarkation Card issued by the Immigration Department is only required for amounts in excess of the equivalent of USD2,500.
- Non-residents would need to seek approval if the amount of foreign currency to be carried abroad exceeds the amount brought into Malaysia, provided the amount to be taken out is more than the equivalent of USD2,500.
- Non-residents must obtain permission and declare ringgit exceeding RM1,000 being brought into or out of Malaysia.

II Capital Account Transactions

(a) Foreign Direct Investment

- Foreign direct investors may repatriate their investments, including capital, profits, dividends and interest.

(b) Investment Abroad by Residents

- Residents, other than commercial banks and approved merchant banks, are required to seek prior approval from the Controller to remit funds in excess of RM10,000 or its equivalent in foreign currency for overseas investment purposes. Approval is based on a set of transparent criteria.
- Resident individuals may invest any amount in foreign currency in securities under the Employee Share Option/Purchase Scheme offered by their employers' overseas parent or related companies. This is provided that such investments are registered with the Controller at least 7 days prior to the remittance of funds overseas.
- Commercial banks and approved merchant banks may invest abroad as long as they comply with the Banking and Financial Institutions Act 1989 and their approved net open position limit. Remittance for investments abroad must be made in foreign currency.

(c) Foreign Currency Credit Facilities

- Residents may obtain credit facilities in foreign currency up to the equivalent of RM5 million in aggregate from licensed banks, licensed merchant banks and non-residents. Any amount exceeding the permitted limit would require the prior approval of the Controller. Where the aggregate amount exceeds the equivalent of RM1 million, the resident must provide the Controller with information on the credit facilities.
- There is no restriction for repayment of credit facilities obtained as long as such credit facilities have been obtained in accordance with the relevant exchange control regulations.

(d) Ringgit Credit Facilities from Non-Residents

- Residents are not allowed to obtain credit facilities in ringgit from non-residents without the prior approval of the Controller.

(e) Extension of Credit Facilities to Non-Residents Foreign Currency Credit Facilities

- Commercial banks may extend credit facilities in foreign currency to non-residents for any purpose. However, credit facilities extended for the acquisition or development of immovable property in Malaysia would be subject to similar requirements as in ringgit credit facilities outlined below.

Ringgit Credit Facilities

- Non-bank residents may extend credit facilities in ringgit to a non-resident not exceeding an aggregate of RM10,000.
- Resident stockbroking companies may extend margin financing facilities to non-resident clients for the purchase of shares listed on the Kuala Lumpur Stock Exchange (KLSE), provided they comply with all the relevant regulations imposed by the KLSE.
- Commercial banks and Islamic banks are allowed to extend ringgit overdraft facilities in aggregate not exceeding RM200 million on intra-day basis and not exceeding RM10 million on overnight basis to non-resident stockbroking companies and non-resident custodian banks. The facilities are strictly for financing funding gaps due to unforeseen or inadvertent/technical administration errors or time zone delays in relation to settlement of trades on the KLSE.
- Resident insurance companies may extend policy loans in ringgit to its non-resident policy holders not exceeding the attained cash surrender value of the policies at all times for a duration not exceeding the duration of the policy.
- Financial institutions may extend up to three property loans in ringgit in aggregate to a non-resident to finance/refinance the purchase or construction of any property in Malaysia (excluding the purchase of land only), subject to their own internal credit assessment guideline. All purchases are subject to the guidelines issued by the Foreign Investment Committee. Details of the guidelines can be found at <http://www.epu.jpm.my/>.
- Resident companies may extend credit facilities to their non-resident employees subject to terms and conditions of service to finance the purchase or construction of property (excluding the purchase of land only) in Malaysia. The credit facility will be included as one of the three permissible property loans to be extended by financial institutions.
- Banking institutions may extend credit facilities in ringgit up to the aggregate of RM200,000 to a non-resident for any purpose other than to finance the acquisition or development of immovable property in Malaysia.

The above is in addition to credit facilities extended for the purchase of one vehicle for own use and credit facilities extended for the acquisition or development of three immovable properties in Malaysia. Prior approval of the Controller is required for the extension of credit facilities exceeding the limit.

- Banking institutions may also extend credit facilities in ringgit up to the aggregate of RM5 million to a non-resident to finance project undertaken in Malaysia. The project may be undertaken by the non-

resident individually or jointly with residents and/or non-residents. The total amount of credit facilities should not exceed the contract value of the project undertaken by the non-resident.

- In addition to the above, banking institutions may also extend to a non-resident ringgit overdraft facilities not exceeding RM500,000 in aggregate provided they are secured by fixed deposits placed by the non-resident customer with the banking institutions.

Ringgit Swap/Forward

- Authorised dealers are allowed to enter into –
 - (i) Short-term currency swap arrangements with non-resident stockbrokers and non-resident custodian banks to cover payment for their share purchases on the KLSE; and
 - (ii) Outright ringgit forward sales contract with non-residents for the same purpose.

The permission is subject to the condition that such contracts are based on firm commitment and not on anticipated purchases, and for maturity period of up to three working days with no rollover option.

- Authorised dealers are allowed to enter into forward foreign exchange contracts with residents to purchase foreign currency receivables against ringgit for any purpose (other than export proceeds) provided the transaction is supported by firm underlying commitment to receive such currency and the tenure of the contract does not exceed 12 months. For forward sale of export proceeds, the maturity date of the forward contract should not be later than six months after the intended date of export.

(f) Portfolio Investments

- Non-resident portfolio investors are freely allowed to repatriate their principal sum and profits out of the country at any time. (The exit levy system was abolished on 2 May 2001).

III Ringgit Credit Facilities to Non-Resident Controlled Companies

- Residents are freely allowed to extend credit facilities in ringgit to a Non-Resident Controlled Company (NRCC) operating in Malaysia up to an aggregate limit of RM50 million per corporate group or on single entity basis and any amount of short-term trade financing where the tenure does not exceed 12 months. The NRCC is required to obtain prior approval from the Controller for domestic borrowing exceeding RM50 million in aggregate. However, the NRCC has to comply with the 3:1 gearing ratio requirement between its domestic debt and eligible capital funds, only for amounts above RM50 million.
- In computing the 3:1 gearing ratio requirement, NRCCs are provided with the option to compute their domestic debt and eligible capital funds either on per corporate group basis or on single entity basis.
- There is no restriction on the amount of credit facilities to be extended by foreign-owned banking institutions in Malaysia to a NRCC provided the aggregate amount of credit facilities obtained by the NRCC from all residents does not exceed RM50 million.

IV Issuance of Ringgit Private Debt Securities

- Residents are generally permitted to raise domestic credit facility through the issuance of ringgit Private Debt Securities regardless of amount, provided the proceeds are not used for financing of investment abroad and/or for refinancing of offshore borrowing. The issuance of Private Debt Securities must also be in accordance with the Exchange Control Guideline on Private Debt Securities. The amount issued by the NRCC would be included as part of the NRCC's total domestic credit facilities and is subject to the 3:1 gearing ratio.

V Foreign Currency Accounts of Residents

- Resident exporters are permitted to open foreign currency accounts with Designated Banks to retain foreign currency export proceeds of between USD1 million and USD50 million, depending on their export receipts.

- In addition, upon attaining the maximum limit of permitted overnight limit of the export foreign currency accounts (export FCA), resident exporters may retain 10% of subsequent export proceeds repatriated to Malaysia in the export FCA, provided the aggregate overnight limit does not exceed the overnight limit of the next higher threshold. For resident exporters who are eligible to retain export proceeds up to the general permissible USD50 million limit, the maximum additional amount they are able to retain is USD20 million. The balance 90% must be sold to authorised dealers for ringgit.
- Effective from 1 April 2003, the permissible aggregate overnight limits are as follows –

Aggregate Overnight Limit (USD million)	Limit including 10% accumulation (USD million)	Average Monthly Export Receipts
50	70	Exceeding RM100 million
30	50	Exceeding RM50 million up to RM100 million
10	30	Exceeding RM20 million up to RM50 million
5	10	Exceeding RM10 million up to RM20 million
3	5	Exceeding RM5 million up to RM10 million
1	3	Not exceeding RM5 million or new exporters

- Resident companies with domestic credit facilities are permitted to open foreign currency accounts to retain foreign currency receivables, other than export proceeds, up to an aggregate overnight limit of –
 - USD0.5 million with Designated Banks in Malaysia; and
 - USD0.5 million with Licensed Offshore Banks in Labuan.
- Resident companies with no domestic credit facilities are permitted to open foreign currency accounts with Designated Banks in Malaysia to retain foreign currency receivables other than export proceeds with no overnight limit specified by Bank Negara Malaysia.
- Resident individuals are also allowed to open foreign currency accounts solely to facilitate education and employment overseas up to an aggregate overnight limit of –
 - USD100,000 with Designated Banks in Malaysia;
 - USD100,000 with Licensed Offshore Banks in Labuan; and
 - USD50,000 with overseas banks.

VI Foreign Currency Accounts of Non-Residents

- Commercial banks and merchant banks are freely allowed to open foreign currency accounts for non-residents.
- There are no restrictions on the inflow and outflow of funds through the foreign currency accounts of non-residents.

VII External Accounts of Non-Residents

- Financial institutions are allowed to open accounts in ringgit known as External Accounts for non-residents.
- Non-residents are allowed to use their ringgit funds in the External Account for the following purposes –
 - Purchase of foreign currency excluding the currencies of Israel, Serbia and Montenegro;
 - Purchase of ringgit assets;
 - Payment for goods and services for own use in Malaysia;
 - Payment of administrative and statutory expenses incurred in Malaysia;
 - Payment under a non-financial guarantee (where the External Account holder is making payment upon the guarantee being called upon);

- Extension of ringgit credit facilities to staff in Malaysia in accordance with the terms and conditions of employment;
- Repayment of ringgit credit facilities that were extended in accordance with ECM Notice, ECM 6 (Credit Facilities to Non-Residents) or the terms and conditions of employment;
- Ringgit cash withdrawals of any amount; and
- Payments to resident beneficiary for any purpose other than for the following –
 - ▶ Payment for the import of goods and services;
 - ▶ Extension of ringgit credit facilities to residents other than as permitted by the Controller;
 - ▶ Settlement under financial guarantees; and
 - ▶ Payment on behalf of a third party.
- The sources of funds in these External Accounts may be from –
 - Sale of foreign currency excluding the currencies of Israel, Serbia and Montenegro;
 - Sale of ringgit assets;
 - All income derived from Malaysia including salaries, wages, royalties, commissions, fees, rental, interest, profits or dividends;
 - Proceeds from credit facilities permitted under ECM Notice, ECM 6 (Credit Facilities to Non-Residents) or in accordance with the terms and conditions of employment;
 - Proceeds from repayment of ringgit credit facilities extended in accordance with ECM Notice, ECM 6 (Credit Facilities to Non-Residents) or in accordance with the terms and conditions of employment;
 - Transfers from -
 - ▶ another External Account of the same account holder of any amount; and/or
 - ▶ another External Account and/or Resident Account of different account holders by way of –
 - o Automatic Teller Machine transfer up to RM5,000 per person/ company, per day, per bank for any purpose; and/or
 - o Internet-bank transfers up to RM5,000 per person/ company, per day, per bank for any purpose.
 - Deposit of ringgit notes of an aggregate not exceeding RM10,000 per day; and
 - Deposit of cheques up to RM5,000 per cheque for any purpose.
- Ringgit funds in the External Accounts may be converted into foreign currency and repatriated or used in Malaysia for any purpose.
- There is no restriction on the operation of the External Accounts of non-residents working or studying in Malaysia (including their spouse, children and/or parents who are currently residing in Malaysia), Central Banks, Embassies, Consulates, High Commissions, Supranational or International organisations recognised by the Malaysian Government. Such persons or organisations can use funds in the External Accounts for all purposes, including the permissible purposes referred above.

VIII Special Status Granted to Selected Companies

(a) Offshore Entities in the Labuan International Offshore Financial Centre

- Entities established in Labuan International Offshore Financial Centre (IOFC) are declared as non-residents for exchange control purposes after they are incorporated or registered under the Offshore Companies Act 1990.

- Offshore entities in Labuan are freely allowed to deal in foreign currency other than the currencies of Israel, Serbia and Montenegro with non-residents.
- Licensed Offshore Banks in Labuan are permitted to receive payments in ringgit from residents arising from fees, commissions, dividends or interest from deposit of funds.
- Licensed Offshore Banks in Labuan are permitted to invest in assets/instruments in Malaysia for their own account provided investments are transacted directly with resident banking institutions or resident brokers. The investments must not be financed by ringgit borrowings.
- Offshore Insurance Entities in Labuan are permitted to maintain External Accounts with resident banks in Malaysia. They can use their External Accounts for purposes of defraying their statutory and administrative expenses in Malaysia, including the receipt of insurance premiums and for payment of claims arising from insurance and reinsurance of domestic insurance business.
- All offshore entities are freely allowed to maintain External Accounts with resident banks to facilitate the defrayment of statutory and administrative expenses in Malaysia.

(b) Multimedia Super Corridor Companies

- Companies operating in Multimedia Super Corridor (MSCs) which are incorporated as separate legal entities, are given exemption from exchange control regulations upon the companies being awarded the MSC status by the Multimedia Development Corporation. The exemption granted to the MSC companies is solely for transactions undertaken on its own account. However, prior approval should be obtained to deal with Specified Persons and in Restricted Currencies of Israel, Serbia and Montenegro. In addition, the MSC companies are also required to submit the necessary statistical forms/reports/statements for monitoring purposes.

(c) Approved Operational Headquarters

- Approved Operational Headquarters (OHQs) are allowed to –
 - (i) Open foreign currency accounts with Designated Banks in Malaysia to retain export proceeds in foreign currency up to an aggregate overnight balance equivalent to USD70 million, regardless of the amount of export receipts.
 - (ii) Open foreign currency accounts with Designated Banks in Malaysia, Licensed Offshore Banks in Labuan or overseas banks for crediting foreign currency receivables, other than export proceeds, with no limit on the overnight balances.
 - (iii) Obtain domestic credit facilities in ringgit not exceeding RM50 million, provided the ringgit funds are used in Malaysia.
 - (iv) Obtain any amount of foreign currency credit facilities from commercial banks and merchant banks in Malaysia, and from any non-residents, provided the OHQ does not on-lend to, or raise the funds on behalf of, any resident. Such credit facilities can be extended to their related companies overseas or invested abroad if their aggregate domestic credit facilities in ringgit does not exceed RM50 million.

(d) Approved International Procurement Centres

- Approved International Procurement Centres (IPCs) are allowed to –
 - (i) Retain any amount of export proceeds in foreign currency accounts maintained with Designated Banks for the approved IPC activities only.
 - (ii) Enter into forward exchange contracts with authorised dealers to hedge exchange risk based on projected volume of trade.

Funds Administered/Funded by Bank Negara Malaysia: Fund Utilisation

Funds	Date established	Date terminated	Fund allocation (RM m)	Number of applications approved				Amount approved (RM m)			Total disbursements as at end 2002 (RM m)	Outstanding as at end 2002 ⁵ (RM m)
				Total as at end		Annual change	Total as at end		Annual change			
				2001	2002		2001	2002				
Terminated Funds Enterprise Rehabilitation Fund Abandoned Housing Projects Fund Fund to Accelerate the Construction of Low-Cost Houses Special Fund for Tourism Special Scheme for Low and Medium-Cost Houses Bumiputera Industrial Fund Fund for Small and Medium Industries New Entrepreneurs Fund	30-Oct-92		600	37	38	1	574	577	3	542	356	
	04-Jan-93		1,300	5,201	6,946	1,745	1,025	1,296	271	1,124	676	
	23-Nov-98		500	271	297	26	280	323	43	284	240	
	10-Feb-00		300	342	596	254	177	317	140	257	111	
	15-Apr-00		650 ¹	752	1,929	1,177	357	1,049	692	510	457	
	03-Jul-01		500	0	21	21	0	2	2	1	1	
	15-Jul-01		500 ²	356	1,336	980	176	652	476	326	316	
Enterprise Rehabilitation Fund Abandoned Housing Projects Fund Fund to Accelerate the Construction of Low-Cost Houses Special Fund for Tourism Special Scheme for Low and Medium-Cost Houses Bumiputera Industrial Fund Fund for Small and Medium Industries New Entrepreneurs Fund	06-Feb-88	01-Jan-91	500 ³	764	764	0	889	894	5 ⁶	848	114	
	18-Jun-90	29-Feb-92	600	74	74	0	331	331	0	346	22	
	29-Oct-93	31-Oct-95	500	54	54	0	297	297	0	297	3	
	10-Mar-90	31-Dec-97	200 ³	194	194	0	203	203	0	203	53	
	01-May-98	04-Aug-99	1,000	99	98	-1 ⁴	768	660	-108 ⁴	570	17	
	04-Jan-93	03-Apr-00	100	99	99	0	99	95	-4 ⁴	91	58	
	02-Jan-98	03-Apr-00	1,850 ³	5,457	5,426	-31 ⁴	3,942	3,825	-117 ⁴	3,717	2,544	
	12-Dec-89	15-Jul-01	1,250 ³	3,183	3,140	-43 ⁴	1,467	1,432	-35 ⁴	1,394	593	

¹ The allocation was increased from RM400 million to RM650 million in 2002.

² The allocation was increased from RM250 million to RM500 million in 2002.

³ Revolving funds.

⁴ Approval withdrawn or amount required were reduced by banks/borrowers.

⁵ Borrowers' outstanding loan balances with the lending institutions.

⁶ Additional funding requirements.



Licensed Banking Institutions (as at 31 December 2002)

Commercial Banks

1. ABN AMRO Bank Berhad
2. Affin Bank Berhad
3. Alliance Bank Malaysia Berhad
4. AmBank Berhad¹
5. Bangkok Bank Berhad
6. Bank of America Malaysia Berhad
7. Bank of China (Malaysia) Berhad
8. Bank of Tokyo-Mitsubishi (Malaysia) Berhad
9. Bank Utama (Malaysia) Berhad
10. Bumiputra-Commerce Bank Berhad
11. Citibank Berhad
12. Deutsche Bank (Malaysia) Berhad
13. EON Bank Berhad
14. Hong Leong Bank Berhad
15. HSBC Bank Malaysia Berhad
16. J.P. Morgan Chase Bank Berhad
17. Malayan Banking Berhad
18. OCBC Bank (Malaysia) Berhad
19. Public Bank Berhad
20. RHB Bank Berhad
21. Southern Bank Berhad
22. Standard Chartered Bank Malaysia Berhad
23. The Bank of Nova Scotia Berhad
24. United Overseas Bank (Malaysia) Berhad

Islamic Banks

1. Bank Islam Malaysia Berhad
2. Bank Muamalat Malaysia Berhad

¹ Formerly known as Arab-Malaysian Bank Berhad

Finance Companies

1. AFFIN-ACF Finance Berhad
2. Alliance Finance Berhad
3. AmFinance Berhad²
4. Bumiputra-Commerce Finance Berhad
5. EON Finance Berhad
6. Hong Leong Finance Berhad
7. Kewangan Bersatu Berhad
8. Mayban Finance Berhad
9. Public Finance Berhad
10. RHB Delta Finance Berhad
11. Southern Finance Berhad

Merchant Banks

1. Affin Merchant Bank Berhad
2. Alliance Merchant Bank Berhad
3. AmMerchant Bank Berhad³
4. Aseambankers Malaysia Berhad
5. Commerce International Merchant Bankers Berhad
6. Malaysian International Merchant Bankers Berhad
7. Public Merchant Bank Berhad
8. RHB Sakura Merchant Bankers Berhad
9. Southern Investment Bank Berhad
10. Utama Merchant Bank Berhad

² Formerly known as Arab-Malaysian Finance Berhad. Merged with MBf Finance Berhad with effect from 15 June 2002

³ Formerly known as Arab-Malaysian Merchant Bank Berhad



Financial Institutions offering Islamic Banking Services (as at 31 December 2002)

Islamic Banks

1. Bank Islam Malaysia Berhad
2. Bank Muamalat Malaysia Berhad

Participating banks in the Islamic Banking Scheme

Commercial Banks

1. Affin Bank Berhad
2. Alliance Bank Malaysia Berhad
3. AmBank Berhad
4. Bank Utama (Malaysia) Berhad
5. Citibank Berhad
6. EON Bank Berhad
7. Hong Leong Bank Berhad
8. HSBC Bank Malaysia Berhad
9. Malayan Banking Berhad
10. OCBC Bank (Malaysia) Berhad
11. Public Bank Berhad
12. RHB Bank Berhad
13. Southern Bank Berhad
14. Standard Chartered Bank Malaysia Berhad

Finance Companies

1. Affin-ACF Finance Berhad
2. AmFinance Berhad
3. EON Finance Berhad
4. Hong Leong Finance Berhad
5. Kewangan Bersatu Berhad
6. Mayban Finance Berhad
7. Public Finance Berhad
8. RHB Delta Finance Berhad
9. Southern Finance Berhad

Merchant Banks

1. Affin Merchant Bank Berhad
2. Alliance Merchant Bank Berhad
3. AmMerchant Bank Berhad

Discount Houses

1. Abrar Discounts Berhad
2. Affin Discount Berhad
3. Amanah Short Deposits Berhad
4. CIMB Discount House Berhad
5. KAF Discounts Berhad
6. Malaysia Discount Berhad
7. Mayban Discount Berhad

Development Financial Institutions offering Islamic banking facilities

1. Bank Kerjasama Rakyat Malaysia Berhad
2. Bank Simpanan Nasional
3. Bank Pembangunan dan Infrastruktur Malaysia Berhad
4. Bank Industri & Teknologi Malaysia Berhad



National Shariah Advisory Council Members For Islamic Banking and Takaful - Session 2001-2003

1. Yang Amat Arif Dato' Sheikh Ghazali Abdul Rahman - Chairman
Director General
Shariah Judiciary Department Malaysia
2. Datuk Haji Md. Hashim Haji Yahaya - Deputy Chairman
Member of Shariah Advisory Council of Securities Commission
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International Islamic University Malaysia
7. Assoc. Prof. Dr. Joni Tamkin Borhan - Member
Department of Shariah and Economics
Academy of Islamic Studies
University of Malaya

Key Economic and Financial Statistics



Table A.1
Gross Domestic Product by Kind of Economic Activity in Constant 1987 Prices

	1998	1999	2000	2001	2002 ^p	2003 ^f
	RM million					
Agriculture	17,512	17,596	17,943	18,269	18,330	18,613
Mining and quarrying	14,357	15,344	15,641	15,892	16,603	17,354
Manufacturing	50,899	56,841	67,717	63,536	66,126	69,400
Construction	7,241	6,926	6,996	7,159	7,325	7,467
Services	101,753	106,293	112,372	118,764	124,083	129,545
Less: Imputed bank service charges	13,956	14,896	15,873	17,902	18,644	19,556
Plus: Import duties	4,430	5,319	4,742	4,762	5,519	6,379
GDP at purchasers' prices¹	182,237	193,422	209,538	210,480	219,342	229,202
	Annual change (%)					
Agriculture	-2.8	0.5	2.0	1.8	0.3	1.5
Mining and quarrying	0.4	6.9	1.9	1.6	4.5	4.5
Manufacturing	-13.4	11.7	19.1	-6.2	4.1	5.0
Construction	-24.0	-4.4	1.0	2.3	2.3	1.9
Services	-0.4	4.5	5.7	5.7	4.5	4.4
Less: Imputed bank service charges	1.4	6.7	6.6	12.8	4.1	4.9
Plus: Import duties	-42.4	20.1	-10.8	0.4	15.9	15.6
GDP at purchasers' prices	-7.4	6.1	8.3	0.4	4.2	4.5

¹ Total may not necessarily add up due to rounding.

^p Preliminary

^f Forecast

Source: Department of Statistics, Malaysia and Bank Negara Malaysia



Table A.2
Growth in Manufacturing Production (1993=100)

	1999	2000	2001	2002 ^p	2000	2001	2002 ^p
	Index				Annual change (%)		
Export-oriented industries	177.6	223.3	200.1	210.2	25.6	-10.4	5.0
Electrical machinery, apparatus appliances and supplies	193.9	272.4	229.2	247.8	40.5	-15.9	8.1
Electronics	232.8	337.2	269.1	305.2	44.8	-20.2	13.4
Electrical products	133.0	171.2	166.6	158.2	28.7	-2.8	-5.1
<i>Radio and television sets</i>	155.5	186.3	170.6	157.4	19.8	-8.4	-7.8
<i>Cables and wires</i>	126.9	172.6	180.6	145.8	36.0	4.6	-19.2
<i>Manuf. of office, computing and accounting machinery</i>	199.9	261.2	227.1	176.1	30.7	-13.1	-22.5
<i>Manuf. of refrigerating, exhaust, ventilating and air-conditioning machinery</i>	71.5	113.2	132.3	161.8	58.3	16.9	22.2
Textiles and wearing apparel	119.2	129.6	118.8	111.4	8.7	-8.3	-6.2
Wood and wood products	99.6	103.6	104.9	98.6	4.0	1.2	-6.0
Chemicals and chemical products*	215.3	247.9	228.7	235.0	15.1	-7.7	2.7
Rubber*	167.5	174.2	180.0	183.5	4.0	3.3	2.0
Off-estate processing	167.0	186.6	200.9	215.1	11.7	7.7	7.1
Others	110.6	129.1	106.2	115.1	16.7	-17.7	8.3
Domestic-oriented industries	141.2	172.1	184.1	190.4	21.9	7.0	3.4
Construction-related products	142.0	168.4	176.1	182.9	18.6	4.6	3.8
<i>Non-metallic mineral products</i>	129.7	156.3	171.3	180.0	20.5	9.6	5.1
<i>Basic iron & steel and non-ferrous metal</i>	157.4	183.5	182.3	186.6	16.6	-0.7	2.4
Transport equipment	167.4	199.3	237.1	251.9	19.1	19.0	6.2
Food products	127.6	148.3	154.7	168.2	16.2	4.3	8.7
Beverages	126.6	134.2	138.5	121.9	6.0	3.2	-11.9
Tobacco products	99.8	174.9	164.4	148.0	75.3	-6.0	-10.0
Petroleum products	138.7	166.3	198.3	190.2	19.9	19.3	-4.1
Fabricated metal products	144.0	192.6	200.0	201.7	33.8	3.9	0.8
Paper products	140.8	162.0	165.0	186.2	15.1	1.9	12.8
Total	167.8	209.7	195.8	204.7	25.0	-6.6	4.5

* As of second quarter of 2001, chemicals and chemical products and rubber products were reclassified as export-oriented industries rather than domestic-oriented industries given that about three-quarters of the total output are related to export demand.

^pPreliminary

Source: Department of Statistics, Malaysia

Table A.3
Production of Primary Commodities

	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
	Volume					Annual change (%)				
Crude palm oil (‘000 tonnes)	8,320	10,554	10,842	11,804	11,908	-8.3	26.9	2.7	8.9	0.9
Rubber (‘000 tonnes)	886	769	615	547	588	-8.8	-13.2	-20.0	-11.1	7.6
Saw logs (‘000 cu. metres)	21,672	21,776	23,074	18,923	19,709	-30.5	0.5	6.0	-18.0	4.2
Cocoa (‘000 tonnes)	90	84	70	58	48	-14.9	-7.2	-16.0	-17.9	-16.6
Crude oil (‘000 bpd)	725	691	681	666	700	1.6	-4.7	-1.5	-2.1	5.1
Natural gas (mmscfd)	3,722	3,952	4,367	4,542	4,680	-5.2	6.2	10.5	4.0	3.0
Tin -in- concentrates (‘000 tonnes)	5.8	7.3	6.3	5.0	4.2	13.6	27.6	-14.1	-21.2	-15.2

Source: Malaysian Palm Oil Board
 Department of Statistics, Malaysia
 Forestry Departments (Peninsular Malaysia, Sabah & Sarawak)
 Malaysian Cocoa Board
 PETRONAS
 Minerals and Geoscience Department Malaysia



Table A.4
GNP by Demand Aggregates

	1998	1999	2000	2001	2002 ^p	2003 ^f
	at Current Prices (RM million)					
Consumption	145,388	158,100	180,957	193,414	210,481	225,318
<i>Private consumption</i>	117,718	125,056	144,726	150,555	159,071	172,274
<i>Public consumption</i>	27,670	33,044	36,231	42,859	51,410	53,044
Investment	75,982	65,841	87,729	83,345	83,632	88,457
<i>Private investment</i>	44,029	31,375	44,102	34,528	32,490	35,154
<i>Public investment</i>	31,953	34,466	43,627	48,817	51,142	53,303
Change in stocks	-427	1,476	4,998	-3,661	4,536	2,004
Exports of goods and services	327,836	364,861	427,004	389,256	411,391	438,021
Imports of goods and services	265,536	289,514	358,530	327,765	348,443	371,707
GDP at purchasers' value	283,243	300,764	342,157	334,589	361,597	382,093
Net factor payments abroad	-15,321	-20,886	-28,909	-25,623	-25,189	-28,976
GNP at purchasers' value	267,923	279,878	313,248	308,966	336,408	353,117
	at Constant 1987 Prices (RM million)					
Consumption	102,090	107,862	119,142	126,018	134,028	142,060
<i>Private consumption</i>	82,031	84,377	94,957	97,571	101,669	108,706
<i>Public consumption</i>	20,059	23,485	24,185	28,447	32,359	33,354
Investment	55,177	51,568	64,840	63,050	63,149	66,692
<i>Private investment</i>	31,973	24,574	32,596	26,120	24,528	26,504
<i>Public investment</i>	23,204	26,994	32,244	36,930	38,621	40,188
Change in stocks	-233	1,255	2,458	-2,407	2,838	1,254
Exports of goods and services	187,415	212,085	246,159	227,686	235,834	248,098
Imports of goods and services	162,212	179,347	223,061	203,866	216,507	228,902
GDP at purchasers' value	182,237	193,422	209,538	210,480	219,342	229,202
Net factor payments abroad	-9,451	-13,628	-19,041	-17,643	-17,219	-19,556
GNP at purchasers' value	172,787	179,794	190,498	192,838	202,123	209,646

^p Preliminary

^f Forecast

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.5
Savings-Investment Gap

	1998	1999	2000	2001	2002 ^p	2003 ^f
	(RM million)					
Public gross domestic capital formation	31,953	34,466	43,627	48,817	51,142	53,303
Public savings	43,648	50,694	55,390	53,534	55,161	60,371
Deficit/surplus	11,695	16,228	11,763	4,717	4,019	7,068
Private gross domestic capital formation*	43,602	32,851	49,100	30,867	37,026	37,158
Private savings	69,304	64,517	69,590	53,839	60,398	57,960
Deficit/surplus	25,702	31,666	20,490	22,972	23,372	20,802
Gross domestic capital formation (as % of GNP)	75,555 28.2	67,317 24.1	92,727 29.6	79,684 25.8	88,168 26.2	90,461 25.6
Gross national savings (as % of GNP)	112,952 42.2	115,211 41.2	124,980 39.9	107,373 34.8	115,559 34.4	118,331 33.5
Balance on current account (as % of GNP)	37,396 14.0	47,894 17.1	32,253 10.3	27,689 9.0	27,391 8.1	27,870 7.9

* Includes the change in stocks. Previously, the change in stocks was distributed between the public and private sector gross domestic capital formation.

^p Preliminary

^f Forecast

Source: Department of Statistics, Malaysia and Bank Negara Malaysia



Table A.6
Balance of Payments

Item	1999			2000		
	+	-	Net	+	-	Net
	RM million					
Goods¹	319,568	233,519	86,049	374,033	294,889	79,144
<i>Trade account</i>	321,560	248,477	73,083	373,270	311,459	61,811
Services	45,294	55,995	-10,701	52,971	63,641	-10,670
Transportation	9,471	17,935	-8,464	10,646	22,382	-11,736
Travel	13,634	7,499	6,135	19,043	7,885	11,158
Other services	21,734	30,129	-8,395	22,794	32,824	-10,030
Government services n.i.e. ³	455	432	23	488	550	-62
Balance on goods and services	364,862	289,514	75,348	427,004	358,530	68,474
Income	7,612	28,498	-20,886	7,547	36,456	-28,909
Compensation of employees	1,227	1,838	-611	1,301	2,276	-975
Investment income ²	6,385	26,660	-20,275	6,246	34,180	-27,934
Current transfers	3,044	9,611	-6,567	2,872	10,185	-7,313
Balance on current account	375,518	327,623	47,895	437,423	405,171	32,252
% of GNP			17.1			10.3
Capital account			-			-
Financial account			-25,152			-23,848
Direct investment			9,397			6,694
<i>Abroad</i>			-5,405			-7,699
<i>In Malaysia</i>			14,802			14,393
Portfolio investment			-4,392			-9,395
Other investment			-30,157			-21,147
<i>Official sector</i>			6,697			3,936
<i>Private sector</i>			-36,854			-25,083
Balance on capital and financial account			-25,152			-23,848
Errors and omissions			-4,924			-12,107
of which:						
Exchange revaluation gain (+) / loss (-)			-1,345			-5,336
Overall balance (surplus + / deficit -)			17,819			-3,703
Bank Negara Malaysia international reserves, net⁴						
RM million			117,244			113,541
US\$ million			30,854			29,879
Reserves as months of retained imports			5.9			4.5

¹ Adjusted for valuation and coverage to the balance of payments basis. Imports include military goods which are not included in trade data.

² Include undistributed earnings of foreign direct investment companies. The counterpart of these earnings is shown as reinvested earnings under "Direct Investment" in the Financial Account.

³ Include transactions of foreign military and diplomatic establishments.

⁴ All assets and liabilities in foreign currencies have been revalued into ringgit at rates of exchange ruling on the balance sheet date and the gain/loss has been reflected accordingly in the Bank's account.

e Estimate

f Forecast

Numbers may not add up due to rounding.

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

2001			2002e			2003f		
+	-	Net	+	-	Net	+	-	Net
RM million								
334,326	264,472	69,854	354,855	285,942	68,913	378,476	305,986	72,490
334,284	280,229	54,055	354,475	303,508	50,967	379,234	325,105	54,129
54,929	63,295	-8,366	56,536	62,501	-5,965	59,545	65,721	-6,176
10,443	21,795	-11,352	10,847	22,389	-11,541	11,917	24,064	-12,147
26,081	9,933	16,148	27,048	9,947	17,102	28,255	10,469	17,786
17,932	31,119	-13,187	18,166	29,408	-11,242	18,925	30,610	-11,685
473	448	25	475	758	-284	448	578	-130
389,255	327,767	61,488	411,391	348,443	62,948	438,021	371,707	66,314
7,018	32,641	-25,623	8,064	33,253	-25,189	7,800	36,776	-28,976
1,395	2,409	-1,014	1,653	2,832	-1,179	1,621	2,789	-1,168
5,623	30,232	-24,609	6,411	30,421	-24,010	6,179	33,987	-27,808
2,040	10,218	-8,178	2,511	12,879	-10,368	2,345	11,813	-9,468
398,313	370,626	27,687	421,966	394,575	27,391	448,166	420,296	27,870
		9.0			8.1			7.9
		-			-			
		-14,791			-11,952			
		1,091			4,667			
		-1,014			-7,348			
		2,105			12,015			
		-2,466			-6,718			
		-13,416			-9,901			
		7,114			4,739			
		-20,530			-14,640			
		-14,791			-11,952			
		-9,234			-1,248			
		-4,060			6,627			
		3,662			14,191			
		117,203			131,394			
		30,843			34,577			
		5.1			5.4			



Table A.7
Principal Markets for Manufactured Exports

Country	1998		1999		2000		2001		2002	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
ASEAN	58,299	24.5	65,004	23.9	85,210	26.8	72,140	25.3	78,864	26.4
<i>Singapore</i>	43,568	18.3	48,390	17.8	63,768	20.1	52,483	18.5	56,049	18.8
<i>Thailand</i>	7,190	3.0	8,396	3.1	10,166	3.2	9,816	3.4	12,268	4.1
<i>Indonesia</i>	2,793	1.2	3,415	1.3	5,064	1.6	4,983	1.7	5,670	1.9
<i>Philippines</i>	4,017	1.7	4,170	1.5	5,537	1.7	4,113	1.4	4,161	1.4
<i>Brunei Darussalam</i>	731	0.3	633	0.2	675	0.2	745	0.3	716	0.2
EU	39,737	16.7	44,837	16.5	46,057	14.5	40,894	14.3	38,608	12.9
<i>United Kingdom</i>	9,590	4.0	11,438	4.2	11,067	3.5	8,355	2.9	7,866	2.6
<i>Germany</i>	7,861	3.3	6,955	2.6	8,682	2.7	7,176	2.5	7,068	2.4
<i>Netherlands</i>	10,673	4.5	13,880	5.1	13,843	4.4	13,609	4.8	11,100	3.7
<i>Others</i>	11,613	4.9	12,564	4.6	12,465	3.9	11,754	4.1	12,574	4.2
United States	60,118	25.3	68,058	25.0	74,165	23.3	65,830	23.1	69,489	23.2
Japan	21,509	9.1	28,027	10.3	35,763	11.3	32,413	11.4	28,286	9.5
Hong Kong China	12,339	5.2	13,395	4.9	15,795	5.0	14,327	5.0	19,040	6.4
Chinese Taipei	9,943	4.2	12,835	4.7	11,421	3.6	9,767	3.4	11,153	3.7
Korea	3,237	1.4	5,481	2.0	7,363	2.3	6,692	2.3	7,784	2.6
The People's Republic of China	4,415	1.9	5,660	2.1	7,979	2.5	11,266	3.9	14,002	4.7
Australia	5,465	2.3	5,924	2.2	7,054	2.2	5,862	2.1	5,865	2.0
Canada	1,993	0.8	2,262	0.8	2,900	0.9	1,977	0.7	1,994	0.7
West Asian Countries	5,050	2.1	5,042	1.9	5,717	1.8	6,885	2.4	6,048	2.0
Latin American Countries	3,130	1.3	2,242	0.8	4,169	1.3	3,436	1.2	3,042	1.0
Rest of the World	12,414	5.2	12,963	4.9	14,315	4.5	13,827	4.9	14,750	4.9
Total	237,649	100.0	271,730	100.0	317,908	100.0	285,316	100.0	298,925	100.0

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.8
Principal Export Markets for Electronics

Country	1998		1999		2000		2001		2002	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
United States	35,320	30.9	41,660	28.8	42,378	25.4	34,793	24.9	39,384	25.5
Singapore	24,335	21.3	28,621	19.8	41,048	24.6	30,335	21.7	33,122	21.5
Chinese Taipei	5,902	5.2	9,153	6.3	7,289	4.4	6,520	4.7	7,602	4.9
Japan	8,264	7.2	12,621	8.7	15,970	9.6	13,502	9.7	11,235	7.3
Hong Kong China	4,403	3.9	6,506	4.5	8,017	4.8	7,470	5.3	12,528	8.1
Others	35,951	31.5	46,324	31.9	52,089	31.2	47,012	33.7	50,515	32.7
Total	114,175	100.0	144,885	100.0	166,791	100.0	139,632	100.0	154,386	100.0

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.9
Principal Export Markets for Electrical Products

Country	1998		1999		2000		2001		2002	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
United States	12,252	25.8	13,817	27.5	17,358	27.3	17,324	28.6	17,382	31.8
Singapore	7,801	16.4	7,958	15.9	8,665	13.6	8,120	13.4	7,402	13.5
Japan	6,472	13.6	6,778	13.5	9,337	14.7	9,207	15.2	7,579	13.9
Hong Kong China	2,472	5.2	2,263	4.5	2,992	4.7	2,534	4.2	2,474	4.5
Germany	1,868	3.9	1,662	3.3	1,794	2.8	1,865	3.1	1,381	2.5
United Kingdom	1,270	2.7	1,542	3.1	1,601	2.5	1,435	2.3	1,388	2.5
Others	15,423	32.4	16,142	32.2	21,891	34.4	20,190	33.2	17,145	31.3
Total	47,558	100.0	50,162	100.0	63,638	100.0	60,675	100.0	54,751	100.0

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.10
Principal Export Markets for Textiles, Clothing and Footwear

Country	1998		1999		2000		2001		2002	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
United States	2,877	30.5	2,882	30.4	3,253	31.2	2,938	32.4	2,823	32.9
Hong Kong China	1,084	11.5	785	8.3	1,057	10.1	770	8.5	396	4.6
Singapore	683	7.2	763	8.1	859	8.2	744	8.2	678	7.9
United Kingdom	610	6.5	655	6.9	671	6.4	595	6.6	599	7.0
Japan	455	4.8	535	5.7	662	6.3	562	6.2	488	5.7
Germany	420	4.4	371	3.9	298	2.9	259	2.9	254	2.9
Chinese Taipei	587	6.2	525	5.5	364	3.5	257	2.8	238	2.8
Others	2,726	28.9	2,951	31.2	3,269	31.4	2,929	32.4	3,111	36.2
Total	9,442	100.0	9,467	100.0	10,433	100.0	9,054	100.0	8,587	100.0

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.11
Principal Export Markets for Wood Products

Country	1998		1999		2000		2001		2002	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Japan	1,574	26.3	2,450	35.1	2,462	36.2	2,241	37.3	2,211	35.0
United States	643	10.7	857	12.3	721	10.6	675	11.2	819	13.0
The People's Republic of China	741	12.4	725	10.4	661	9.7	316	5.2	311	4.9
Chinese Taipei	468	7.8	499	7.1	432	6.4	289	4.8	324	5.1
Korea	179	3.0	333	4.8	480	7.1	575	9.6	671	10.6
Singapore	366	6.1	364	5.2	330	4.8	290	4.8	261	4.2
Others	2,011	33.7	1,756	25.1	1,715	25.2	1,631	27.1	1,717	27.2
Total	5,982	100.0	6,984	100.0	6,801	100.0	6,017	100.0	6,314	100.0

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.12
Principal Export Markets for Chemicals and Chemical Products

Country	1998		1999		2000		2001		2002	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Singapore	1,266	11.9	1,454	13.1	1,900	12.7	1,646	11.1	1,743	10.1
Hong Kong China	1,086	10.2	993	8.9	1,373	9.1	1,176	7.9	1,241	7.2
Japan	971	9.2	1,199	10.8	1,586	10.6	1,566	10.5	1,766	10.2
Korea	447	4.2	453	4.1	469	3.1	511	3.4	557	3.2
United States	1,029	9.7	922	8.3	1,426	9.5	1,218	8.2	1,044	6.0
Chinese Taipei	543	5.1	409	3.7	671	4.5	620	4.2	891	5.2
Thailand	516	4.9	680	6.1	976	6.5	1,164	7.8	1,388	8.0
Indonesia	344	3.2	617	5.6	1,153	7.7	999	6.7	1,303	7.5
The People's Republic of China	535	5.0	647	5.8	1,054	7.0	1,533	10.3	2,293	13.3
Others	3,890	36.6	3,731	33.6	4,403	29.3	4,446	29.9	5,059	29.3
Total	10,627	100.0	11,105	100.0	15,011	100.0	14,879	100.0	17,285	100.0

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.13
Principal Export Markets for Manufactures of Metal

Country	1998		1999		2000		2001		2002	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Singapore	2,298	27.8	2,155	27.4	2,270	26.3	2,020	23.2	2,152	24.4
United States	682	8.3	633	8.1	687	8.0	644	7.4	489	5.5
Japan	566	6.9	667	8.5	755	8.8	736	8.5	601	6.8
The People's Republic of China	331	4.0	341	4.3	445	5.2	476	5.5	669	7.6
Thailand	384	4.6	458	5.8	495	5.7	501	5.8	507	5.7
Indonesia	279	3.4	314	4.0	374	4.3	360	4.1	400	4.5
Hong Kong China	541	6.6	447	5.7	310	3.6	240	2.8	368	4.2
Chinese Taipei	742	9.0	390	5.0	369	4.3	299	3.4	343	3.9
Others	2,432	29.4	2,457	31.2	2,913	33.8	3,416	39.3	3,298	37.4
Total	8,255	100.0	7,862	100.0	8,618	100.0	8,692	100.0	8,827	100.0

Source: Department of Statistics, Malaysia and Bank Negara Malaysia

Table A.14
Export Prices of Major Commodities

	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
						Annual change (%)				
Palm oil (RM/tonne)	2,366	1,615	1,122	944	1,366	66.1	-31.8	-30.5	-15.9	44.7
Rubber (sen/kg)	286	238	263	230	269	-2.0	-16.7	10.4	-12.7	17.0
Saw logs (RM/cu. metre)	344	395	384	315	367	-6.1	14.8	-2.9	-17.9	16.6
Sawn timber (RM/cu. metre)	941	996	1,050	943	954	4.0	5.8	5.4	-10.2	1.2
Crude oil (US\$/barrel)	14.00	18.18	29.58	25.53	24.80	-32.9	29.9	62.7	-13.7	-2.9

Source: Department of Statistics, Malaysia

Table A.15
Principal Export Markets for Palm Oil

Country	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
	('000 tonnes)					% share				
The People's Republic of China	921	783	1,023	1,364	1,940	12.3	8.7	11.5	13.0	17.9
India	1,331	2,402	2,029	2,066	1,670	17.7	26.8	22.9	19.7	15.4
European Union	1,052	1,071	982	1,610	1,478	14.0	11.9	11.1	15.4	13.6
<i>The Netherlands</i>	617	637	528	1,028	847	8.2	7.1	6.0	9.8	7.8
<i>Italy</i>	102	100	119	155	127	1.4	1.1	1.3	1.5	1.2
<i>Sweden</i>	68	67	76	100	102	0.9	0.7	0.9	1.0	0.9
<i>United Kingdom</i>	56	39	25	51	50	0.7	0.4	0.3	0.5	0.5
<i>Others</i>	209	228	234	276	352	2.8	2.5	2.6	2.6	3.2
Middle East	981	1,217	1,168	1,236	1,448	13.1	13.6	13.2	11.8	13.3
Pakistan	1,054	1,028	1,075	1,143	1,059	14.0	11.5	12.1	10.9	9.7
Singapore	400	468	358	423	441	5.3	5.2	4.0	4.0	4.1
United States	124	124	178	208	434	1.6	1.4	2.0	2.0	4.0
Japan	334	356	353	379	270	4.4	4.0	4.0	3.6	2.5
Bangladesh	65	53	98	178	217	0.9	0.6	1.1	1.7	2.0
Korea	138	190	198	241	71	1.8	2.1	2.2	2.3	0.7
Myanmar	206	145	124	115	43	2.7	1.6	1.4	1.1	0.4
Others	907	1,127	1,277	1,503	1,795	12.2	12.6	14.5	14.5	16.4
Total	7,513	8,964	8,863	10,466	10,866	100.0	100.0	100.0	100.0	100.0

Source: Department of Statistics, Malaysia

Table A.16
Principal Export Markets for Rubber

Country	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
	('000 tonnes)					% share				
European Union	379	356	350	318	309	38.3	36.2	35.8	38.7	33.3
<i>Germany</i>	92	100	107	119	119	9.3	10.2	10.9	14.5	12.8
<i>Belgium</i>	57	48	51	44	30	5.8	4.9	5.2	5.4	3.2
<i>Italy</i>	39	36	33	30	28	3.9	3.7	3.4	3.6	3.0
<i>United Kingdom</i>	60	51	35	25	24	6.1	5.2	3.6	3.0	2.6
<i>The Netherlands</i>	25	17	17	12	15	2.5	1.7	1.7	1.5	1.7
<i>Others</i>	106	104	107	88	93	10.7	10.6	11.0	10.7	10.0
The People's Republic of China	41	66	94	85	129	4.1	6.7	9.6	10.3	13.9
United States	112	108	101	66	81	11.3	11.0	10.3	8.0	8.7
Korea	77	84	73	58	59	7.8	8.5	7.5	7.1	6.3
Iran	33	39	43	60	45	3.3	4.0	4.4	7.3	4.8
Turkey	29	26	30	24	24	2.9	2.6	3.1	2.9	2.6
Chinese Taipei	13	15	11	12	14	1.3	1.5	1.1	1.5	1.5
Japan	32	25	21	18	14	3.3	2.6	2.1	2.2	1.5
Others	273	265	255	181	253	27.7	26.9	26.1	22.0	27.4
Total	989	984	978	822	928	100.0	100.0	100.0	100.0	100.0

Source: Department of Statistics, Malaysia

Table A.17
Principal Export Markets for Saw Logs

Country	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
	('000 cubic metres)					% share				
Japan	2,222	2,280	2,183	1,375	1,586	41.0	33.8	33.7	28.5	32.5
The People's Republic of China	744	1,680	1,405	1,071	1,103	13.7	25.0	21.7	22.2	22.6
India	741	838	873	985	998	13.7	12.4	13.5	20.4	20.5
Chinese Taipei	968	919	898	669	650	17.9	13.7	13.8	13.8	13.3
Hong Kong China	389	440	541	417	186	7.2	6.5	8.3	8.6	3.8
Korea	234	393	301	175	154	4.3	5.8	4.6	3.6	3.2
Thailand	90	95	102	28	38	1.7	1.4	1.6	0.6	0.8
Others	30	93	181	113	158	0.5	1.4	2.8	2.3	3.3
Total	5,418	6,738	6,484	4,833	4,873	100.0	100.0	100.0	100.0	100.0

Source: Department of Statistics, Malaysia

Table A.18
Principal Export Markets for Sawm Timber

Country	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
	('000 cubic metres)					% share				
Thailand	356	491	566	534	591	13.3	17.4	19.7	22.1	25.3
Chinese Taipei	273	213	226	170	185	10.2	7.6	7.9	7.1	7.9
Netherlands	269	273	270	197	180	10.0	9.7	9.4	8.2	7.7
The People's Republic of China	125	150	137	151	153	4.6	5.3	4.8	6.3	6.5
Japan	217	245	239	187	147	8.1	8.7	8.3	7.7	6.3
Hong Kong China	125	150	112	135	134	4.7	5.3	3.9	5.6	5.7
Singapore	259	247	210	185	132	9.6	8.8	7.3	7.7	5.7
Korea	103	159	129	120	95	3.8	5.6	4.5	5.0	4.1
Republic of Yemen	106	70	114	83	68	4.0	2.5	4.0	3.4	2.9
Belgium	82	71	69	52	64	3.0	2.5	2.4	2.2	2.7
United Arab Emirates	85	78	82	66	64	3.2	2.8	2.9	2.7	2.7
United Kingdom	65	69	56	52	50	2.4	2.4	1.9	2.1	2.1
Germany	31	39	31	23	29	1.2	1.4	1.1	1.0	1.3
Others	587	563	635	456	443	21.9	20.0	21.9	18.9	19.1
Total	2,683	2,818	2,876	2,411	2,335	100.0	100.0	100.0	100.0	100.0

Source: Department of Statistics, Malaysia

Table A.19
Principal Export Markets for Crude Oil

Country	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
	('000 tonnes)					% share				
India	1,958	2,387	2,161	1,690	2,462	10.9	13.5	13.0	11.2	15.2
Thailand	3,206	2,306	2,890	2,797	2,358	17.8	13.0	17.3	18.6	14.6
Japan	2,108	2,004	1,298	1,457	2,131	11.7	11.3	7.8	9.7	13.2
Korea	2,328	2,540	2,293	2,249	1,838	12.9	14.3	13.8	14.9	11.3
The People's Republic of China	397	299	705	779	1,723	2.2	1.7	4.2	5.2	10.6
Australia	1,088	2,087	1,760	1,852	1,687	6.1	11.8	10.6	12.3	10.4
Indonesia	2,127	1,658	1,060	753	957	11.8	9.4	6.4	5.0	5.9
New Zealand	459	603	564	487	604	2.5	3.4	3.4	3.2	3.7
Myanmar	636	634	595	453	561	3.5	3.6	3.6	3.0	3.5
The Philippines	617	554	527	362	512	3.4	3.1	3.2	2.4	3.2
Sri Lanka	366	353	473	400	485	2.0	2.0	2.8	2.6	3.0
United States	926	1,143	1,055	704	412	5.2	6.4	6.3	4.7	2.5
Singapore	1,094	626	626	215	203	6.1	3.5	3.8	1.4	1.3
Others	703	531	665	879	259	3.9	3.0	3.8	5.8	1.6
Total	18,013	17,725	16,672	15,077	16,192	100.0	100.0	100.0	100.0	100.0

Source: Department of Statistics, Malaysia

Table A.20
Principal Export Markets for LNG

Country	1998	1999	2000	2001	2002	1998	1999	2000	2001	2002
	('000 tonnes)					% share				
Japan	9,748	10,066	11,076	11,308	10,799	66.4	66.7	71.8	73.3	71.9
Korea	2,912	3,212	2,497	2,255	2,304	19.8	21.3	16.2	14.6	15.3
Chinese Taipei	2,011	1,755	1,803	1,860	1,857	13.8	11.6	11.7	12.1	12.4
Others	-	55	54	-	65	-	0.4	0.3	-	0.4
Total	14,671	15,088	15,430	15,423	15,025	100.0	100.0	100.0	100.0	100.0

Source: Department of Statistics, Malaysia

Table A.21
External Debt and Debt Servicing¹

	1998	1999	2000	2001	2002 ^p
	RM million				
Medium and long-term debt:					
Gross borrowing	20,930	21,410	22,462	30,024	22,302
<i>Federal Government</i>	4,001	4,763	4,767	7,030	10,465
<i>NFPEs</i>	4,246	6,080	7,719	10,870	3,483
<i>Private sector</i>	12,683	10,567	9,976	12,124	8,354
Repayment and prepayment	15,218	16,152	17,194	20,386	21,762
<i>Federal Government</i>	2,181	1,840	3,903	735	2,445
<i>NFPEs</i>	4,344	2,230	3,836	10,006	6,769
<i>Private sector</i>	8,693	12,082	9,455	9,646	12,547
Net borrowing	5,712	5,259	5,268	9,638	540
<i>Federal Government</i>	1,819	2,923	864	6,295	8,020
<i>NFPEs</i>	-98	3,850	3,883	865	-3,287
<i>Private sector</i>	3,990	-1,515	521	2,479	-4,193
Outstanding debt	134,136	139,706	143,413	149,629	153,767
<i>Federal Government</i>	14,924	18,369	18,821	24,328	36,283
<i>NFPEs</i>	51,220	57,021	59,567	67,415	64,330
<i>Private sector</i>	67,991	64,316	65,026	57,886	53,154
Currency composition (% share)	100	100	100	100	100
<i>U.S. dollar</i>	73	5	75	78	77
<i>Japanese yen</i>	18	20	18	15	15
<i>Others</i>	9	5	7	7	8
Short-term debt:					
Outstanding debt	35,821	22,428	17,537	24,201	31,582
<i>Banking sector</i>	20,339	12,661	9,271	11,926	21,894
<i>Non-bank private sector</i>	15,481	9,766	8,266	12,276	9,688
Total External debt:	169,956	162,133	160,950	173,830	185,348
Total External debt (US\$ million)	44,725	42,667	42,355	45,745	48,776
<i>% GNP</i>	63.4	57.9	51.4	56.3	55.1
<i>Annual change (%)</i>	-0.5	-4.6	-0.7	8.0	6.6
Total servicing (including short-term interest payment)	23,280	23,312	23,533	24,257	25,375
of which:					
Medium and long-term debt					
Repayment (excluding prepayment)	14,849	15,726	14,882	16,957	18,243
<i>Federal Government</i>	2,181	1,840	3,903	735	2,445
<i>NFPEs</i>	4,344	2,230	2,506	7,445	6,769
<i>Private sector</i>	8,324	11,656	8,473	8,777	9,029
Interest Payment	6,079	6,058	7,097	6,310	6,376
<i>Federal Government</i>	1,031	883	1,187	1,150	1,879
<i>NFPEs</i>	2,659	2,755	3,408	3,585	3,428
<i>Private sector</i>	2,389	2,420	2,502	1,575	1,069
Debt service ratio (% of exports of goods and services)					
Total debt	7.0	6.3	5.4	6.1	6.0
Medium and long-term debt	6.3	5.8	5.1	5.9	5.9
<i>Federal Government</i>	1.0	0.7	1.2	0.5	1.0
<i>NFPEs</i>	2.1	1.3	1.4	2.8	2.4
<i>Private sector</i>	3.2	3.8	2.5	2.6	2.4

¹ Data on MAS was included under private sector up to 2000 and under NFPEs from 2001

^p Preliminary

Numbers may not add up due to rounding.

Source: Ministry of Finance, Malaysia and Bank Negara Malaysia

Table A.22
Gross Malaysian Investment Overseas by Country¹

Countries	1998	1999	2000	2001	2002
	RM million				
United States	1,654	547	3,930	4,014	5,714
Chad	-	-	-	-	1,099
Singapore	2,096	1,635	2,865	2,082	1,057
Netherlands	266	104	2	531	928
Cayman Islands	6	125	349	37	906
Indonesia	229	398	533	1,683	900
Cameroon	-	-	-	-	654
Mauritius	211	790	59	82	420
Hong Kong China	169	435	158	100	410
United Kingdom	822	568	538	270	400
The People's Republic of China	79	201	153	313	306
Iran (Islamic Republic of)	-	12	...	695	305
Canada	29	3	27	34	181
Australia	2,748	105	72	304	172
Japan	97	159	83	58	142
Sudan	...	...	...	15	125
Ireland	...	4	5	-	122
Vietnam	71	142	50	88	77
India	35	101	22	43	76
Turkmenistan	17	62	-	-	72
Benin	-	-	-	-	68
Sri Lanka	2	36	35	1	62
Philippines	106	100	109	54	59
Bahrain	...	-	...	-	46
Thailand	540	151	292	134	45
Gabon	-	-	-	1	37
Chinese Taipei	83	28	27	10	34
Others	2,360	7,907	4,496	2,558	2,006
- of which Labuan ²	934	2,390	2,971	1,130	1,647
Total	11,620	13,613	13,805	13,107	16,424

¹ Refers to direct equity investment, purchase of real estate and extension of loans to non-residents abroad. Includes capital invested or loans extended by the foreign-owned companies to their parent companies abroad. For the purpose of compiling balance of payments statistics, capital invested in parent companies abroad must be offset against the capital invested in Malaysia by the parent companies abroad. At present, the Cash BOP System is not able to segregate this type of transaction.

² Labuan IOFC is treated as a non-resident for exchange control purposes.

Source: Cash BOP Reporting System, Bank Negara Malaysia.



Table A.23
Consumer Price Index (2000=100) Sub-groups of Food

	Weights (%)	2000	2001	2002
		Annual change (%)		
Food	33.8	1.9	0.7	0.7
of which:				
Food at Home	24.1	1.7	0.4	0.2
Rice, bread and other cereals	5.5	0.3	0.2	0.1
Meat	3.4	3.8	0.0	-1.3
Fish	4.9	5.4	3.5	1.0
Milk and eggs	2.1	-1.4	-0.2	1.0
Oils and fats	0.8	-1.5	-6.4	1.8
Fruits and vegetables	5.0	-0.7	-1.0	0.2
Sugar	0.5	-0.2	-0.1	-1.9
Coffee and tea	0.8	0.0	0.1	0.4
Other foods	1.1	1.1	-0.2	0.3
Food away from home	9.7	2.6	1.3	2.0

Source: Department of Statistics, Malaysia

Table A.24
Producer Price Index (1989=100)

	Weights (%)	1998	1999	2000	2001	2002
		Annual change (%)				
Domestic Economy	100.0	10.7	-3.3	3.1	-5.0	4.4
of which:						
Food and live animals chiefly for food	14.9	8.5	-2.3	0.4	0.4	0.4
Beverages and tobacco	2.1	1.5	10.2	0.4	1.8	3.9
Inedible crude materials except fuels	18.0	3.0	-2.7	1.3	-5.9	7.0
Mineral fuels, lubricants and related materials	18.8	-2.6	14.2	33.9	-10.6	0.0
Animal and vegetable oils and fats	8.5	63.8	-29.4	-31.9	-17.6	46.5
Chemicals and related products	4.4	4.7	1.5	1.0	-1.1	-0.7
Manufactured goods	10.8	6.8	-0.9	0.9	-0.5	-0.2
Machinery and transport equipment	18.3	5.9	-0.5	-0.1	-0.1	-0.3
Miscellaneous manufactured articles	3.6	5.4	1.4	0.9	-0.6	-0.3
Other commodities and transactions	0.6	2.1	-0.9	0.4	10.3	2.6
Local Production	79.3	11.2	-3.9	3.6	-6.1	5.7
Imports	20.7	9.2	-0.6	1.1	-0.3	-0.7

Source: Department of Statistics, Malaysia

Table A.25
House Price Indicators (MHPI, 1990=100)

Total	1998	1999	2000	2001
	Annual change (%)			
	-9.4	-2.3	4.7	-0.6
By type				
Terraced	-4.8	-3.5	11.2	0.3
Semi-detached	-8.1	-4.4	10.6	1.6
Detached	-13.6	-6.7	9.8	-0.6
High-rise unit	-6.2	-3.7	10.6	-3.4
By region				
Klang Valley	-14.5	-4.0	12.4	-0.3
Johor Bahru	-25.3	3.7	2.8	-6.0
Penang Island	-12.9	-3.7	8.3	-5.2
Seremban-Sepang	-4.9	2.7	3.8	3.8
Ipoh-Kinta	-4.2	8.4	1.2	3.4

Source: NAPIC, Valuation and Property Services Department

Table A.26
Supply of Office Space, Retail Space, Condominiums and Apartments in the Klang Valley¹

Year	Office Space		Retail Space		Condominiums and Apartments
	Square metres	Occupancy rate ² (%)	Square metres	Occupancy rate ² (%)	Units
1992	39,825	97.2	58,910	94.2	3,768
1993	332,246	91.5	130,345	97.3	18,232
1994	192,808	94.3	117,340	98.5	9,331
1995	362,851	94.9	341,091	96.1	17,822
1996	296,742	95.5	136,964	92.8	14,568
1997	869,394	94.9	362,574	90.5	5,473
1998	1,158,776	79.9	364,027	61.7	14,151
1999	265,645	76.2	89,787	76.6	9,547
2000	1,374,452	76.9	218,562	78.5	5,466
2001	134,826	74.7	24,096	79.7	17,067
2002 (Jan.-Sep.)	234,862	75.4	119,138	81.6	11,473

¹ Refers to Kuala Lumpur and Selangor

² Refers to end of period.

Source: NAPIC, Valuation and Property Services Department

Table A.27
Average Monthly Rentals for Prime Office and Retail Space in the Klang Valley¹

Year	Prime Office Space		Prime Retail Space	
	RM/sq.m	Annual change (%)	RM/sq.m	Annual change (%)
1997	57	-5.0	267	0.0
1998	46	-19.3	162	-39.3
1999	42	-8.7	175	8.0
2000	48	14.3	194	10.9
2001	48	0.9	215	11.0
2002	45	-6.7	226	5.0

¹ Refers to Kuala Lumpur and Selangor

Source: CH Williams Talhar and Wong Sdn. Bhd.

Table A.28
Broad Money (M3)

	Annual change					As at end 2002 (RM million)
	1998	1999	2000	2001	2002	
	RM million					
Broad money (M3) ¹	10,650	33,131	21,906	13,022	31,608	501,127
Currency ²	-3,176	6,019	-1,949	-92	1,751	23,711
Demand deposits	-5,743	12,403	7,623	2,882	6,717	66,170
Broad quasi-money	19,570	14,709	16,232	10,232	23,140	411,246
<i>Fixed deposits</i>	14,909	29,745	8,207	-358	12,650	310,245
<i>Savings deposits</i>	1,259	7,908	6,380	4,454	5,590	56,856
<i>NIDs</i>	974	-21,864	-932	600	3,575	9,012
<i>Repos</i>	1,052	-2,461	-314	4,186	2,507	25,161
<i>Foreign currency deposits</i>	1,376	1,382	2,890	1,350	-1,182	9,972
Factors Affecting M3						
Net claims on Government	-12,290	2,248	4,388	-1,542	11,682	-4,240
<i>Claims on Government</i>	5,194	-2,906	3,326	4,165	-723	29,091
<i>Less: Government deposits</i>	17,485	-5,155	-1,062	5,707	-12,404	33,331
Claims on private sector	3,887	-9,792	25,968	20,335	26,230	533,552
<i>Loans</i>	-9,889	-20,377	21,566	17,081	19,551	454,146
<i>Securities</i>	13,776	10,585	4,402	3,255	6,679	79,406
Net external operations	26,614	31,391	7,336	6,741	1,165	116,732
<i>Bank Negara Malaysia³</i>	15,760	19,164	1,633	7,722	7,636	111,037
<i>Banking system</i>	10,854	12,227	5,703	-980	-6,471	5,695
Other influences	-7,561	9,284	-15,786	-12,513	-7,468	-144,917

¹ Excludes interplacements among banking institutions.

² Excludes holdings by banking system.

³ Includes exchange rate revaluation loss/gain.

Table A.29
Money Supply: Annual Change and Growth Rates

	M3 ⁵													
	Total		M2 ³				M1 ¹				Narrow quasi-money ²		Deposits with other banking institutions ⁴	
			Total		Currency		Total		Demand deposits					
	RM m	%	RM m	%	RM m	%	RM m	%	RM m	%	RM m	%	RM m	%
1998	10,650	2.7	4,255	1.5	-9,230	-14.6	-3,188	-14.9	-6,043	-14.4	13,485	5.9	6,395	6.5
1999	33,131	8.3	40,666	13.7	19,313	35.7	6,534	35.8	12,778	35.6	21,354	8.8	-7,535	-7.2
2000	21,906	5.0	17,564	5.2	4,769	6.5	-2,517	-10.2	7,287	15.0	12,795	4.9	4,342	4.5
2001	13,022	2.9	7,810	2.2	2,512	3.2	-115	-0.5	2,627	4.7	5,298	1.9	5,213	5.1
2002	31,608	6.7	21,030	5.8	8,343	10.3	1,749	7.9	6,595	11.3	12,687	4.5	10,578	9.9

¹ Currency in circulation and demand deposits of the private sector.

² Comprising savings and fixed deposits, negotiable instruments of deposits (NIDs), repos and foreign currency deposits of the private sector placed with commercial banks and Islamic banks.

³ M1 plus narrow quasi-money.

⁴ Comprising fixed deposits and repos of the private sector placed with finance companies, merchant banks and discount houses. Also includes saving deposits with finance companies, NIDs with finance companies and merchant banks, foreign currency deposits placed with merchant banks and call deposits with discount houses. Excludes interplacement among the banking institutions.

⁵ M2 plus deposits placed with other banking institutions.

Table A.30
Interest Rates (%)

	Average rates at end-year					Average rates at end-month in 2002											
	1998	1999	2000	2001	2002	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
3-month interbank	6.46	3.18	3.25	3.27	3.23	3.23	3.25	3.24	3.21	3.23	3.21	3.22	2.86	2.83	2.87	2.85	3.13
Commercial banks																	
Fixed deposit:																	
3 month	5.83	3.33	3.48	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.20	3.20	3.20	3.20	3.20	3.20
12 month	5.74	3.95	4.24	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Savings deposit	3.87	2.76	2.72	2.28	2.30	2.30	2.30	2.30	2.29	2.29	2.29	2.25	2.23	2.23	2.22	2.22	2.12
Base lending rate (BLR)	8.04	6.79	6.78	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39	6.39
Finance companies																	
Fixed deposit:																	
3 month	6.43	3.49	3.52	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.21	3.20	3.20	3.20	3.20	3.20	3.20
12 month	6.57	4.13	4.27	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Savings deposit	5.01	3.50	3.44	2.94	2.94	2.93	2.93	2.93	2.89	2.84	2.89	2.80	2.77	2.72	2.71	2.65	2.65
Base lending rate (BLR)	9.50	7.95	7.95	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45
Treasury bills																	
(91 days)	5.31	2.71	2.98	2.73	2.77	2.73	2.73	2.71	2.73	2.72	2.73	2.73	2.73	2.72	2.72	2.71	2.82
Government securities																	
(1 year)	5.79	3.37	3.36	2.93	3.03	2.90	2.91	2.91	2.90	2.91	2.90	2.91	2.90	2.89	2.90	2.89	2.94
Government securities																	
(5 years)	6.66	5.21	4.80	3.18	3.88	3.87	3.85	3.86	3.66	3.66	3.28	3.35	3.25	3.14	3.15	3.16	3.15

Table A.31
Consolidated Public Sector Finance

	1998	1999	2000	2001	2002e
	RM million				
General government					
Revenue	69,369	70,887	76,002	91,633	98,813
% growth	-13.1	2.2	7.2	20.6	7.8
Operating expenditure	50,250	54,274	64,445	72,299	77,794
% growth	0.2	8.0	18.7	12.2	7.6
Current surplus	19,119	16,612	11,556	19,334	21,019
NFPEs					
Revenue	73,447	98,242	112,929	104,876	110,362
% growth	5.4	33.8	14.9	-7.1	5.2
Operating expenditure	49,529	61,596	71,725	65,392	72,811
% growth	17.8	24.4	16.4	-8.8	11.3
Current surplus	23,918	36,646	41,204	39,484	37,551
Public sector current surplus	43,037	53,258	52,761	58,818	58,570
% of GDP	15.2	17.7	15.4	17.6	16.2
Net development expenditure	46,791	46,422	50,439	59,724	68,737
% growth	17.0	-0.8	8.7	18.4	15.1
General government	17,132	20,964	27,079	35,692	41,164
% growth	-8.1	22.4	29.2	31.8	15.3
NFPEs	29,659	25,458	23,360	24,032	27,572
% growth	39.0	-14.2	-8.2	2.9	14.7
Overall balance	-3,754	6,835	2,322	-906	-10,167
% of GDP	-1.3	2.3	0.7	-0.3	-2.8
General government	1,987	-4,352	-15,522	-16,358	-20,145
NFPEs	-5,741	11,187	17,844	15,452	9,978

e Estimates

Source: Ministry of Finance Malaysia, state governments and non-financial public enterprises

Table A.32
Major Industrial Countries: Key Economic Indicators

	1998	1999	2000	2001	2002e	2003f
	Annual change (%)					
REAL GDP						
Major Industrial Countries	2.7	3.4	3.8	0.9	1.6	1.8
United States	4.3	4.1	3.8	0.3	2.4	2.4
Japan	-1.1	0.1	2.8	0.4	0.3	0.6
Euro Area	2.9	2.8	3.5	1.4	0.8	0.9
<i>Germany</i>	2.0	2.0	2.9	0.6	0.2	0.8
United Kingdom	2.9	2.4	3.1	2.0	1.6	1.9
INFLATION						
Major Industrial Countries	1.5	1.4	2.3	2.2	1.5	1.9
United States	1.5	2.2	3.4	2.8	1.6	2.5
Japan	0.7	-0.3	-0.7	-0.7	-0.9	-0.9
Euro Area	1.1	1.1	2.3	2.6	2.2	2.3
<i>Germany</i>	0.9	0.6	1.9	2.5	1.3	2.3
United Kingdom ¹	2.7	2.3	2.1	2.1	2.2	2.2
	(% of labour force)					
UNEMPLOYMENT						
Major Industrial Countries						
United States	4.5	4.2	4.0	4.8	5.8	6.0
Japan	4.1	4.7	4.7	5.0	5.4	5.5
Euro Area	10.2	9.4	8.4	8.0	8.3	8.4
<i>Germany</i>	10.7	10.2	9.3	9.5	9.8	9.9
United Kingdom	4.4	3.9	3.4	3.2	3.1	3.1
	(% of GDP)					
CURRENT ACCOUNT BALANCE						
Major Industrial Countries						
United States	-2.3	-3.2	-4.2	-3.9	-4.1	-4.2
Japan	3.0	2.6	2.5	2.1	2.8	2.9
Euro Area	1.0	0.5	-0.2	0.4	0.9	0.9
<i>Germany</i>	-0.3	-0.9	-1.1	0.1	1.9	2.1
United Kingdom	-0.6	-2.2	-2.0	-1.7	-1.8	-1.8
FISCAL BALANCE						
Major Industrial Countries						
United States	0.5	1.2	2.1	0.7	-1.8	-2.0
Japan	-5.7	-6.7	-6.5	-6.4	-6.1	-5.3
<i>Germany</i>	-1.5	-1.3	1.3	-1.1	-1.2	-0.8
United Kingdom	0.3	1.4	4.0	0.9	-0.7	-1.0

¹ Refers to Retail Price Index excluding mortgage interest

e Estimate

f Forecast

Source: IMF World Economic Outlook, September 2002
 OECD Economic Outlook, December 2002
 Datastream, National sources

Table A.33
East Asia: Key Economic Indicators

	1998	1999	2000	2001	2002e	2003f
REAL GDP	Annual change (%)					
Regional Countries	1.3	6.6	7.7	4.0	6.1	5.5 ~ 5.7
The People's Republic of China	7.8	7.1	8.0	7.3	8.0	7.0
Korea	-6.7	10.9	8.8	3.0	6.2	5.5
Chinese Taipei	-4.6	5.4	5.9	-2.2	3.5	3.7
Singapore	-0.8	6.4	9.9	-2.1	2.2	2.0 ~ 5.0
Hong Kong China	-5.0	3.4	10.2	0.6	2.3	3.0
Malaysia	-7.4	6.1	8.3	0.4	4.2	4.5
Thailand	-10.2	4.2	4.4	1.9	5.2	3.5 ~ 4.5
Indonesia	-13.1	0.8	4.9	3.3	3.7	3.5 ~ 4.0
Philippines	0.4	3.7	4.8	3.5	4.6	4.2 ~ 5.2
CONSUMER PRICES	Annual change (%)					
Regional Countries	4.2	1.1	1.2	2.1	1.0	1.6 ~ 2.0
The People's Republic of China	-2.6	-2.9	0.4	0.7	-0.8	0.5 ~ 1.0
Korea	7.5	0.8	2.3	4.1	2.7	3.4
Chinese Taipei	1.7	0.2	1.3	0.0	-0.2	0.4
Singapore	-0.3	0.0	1.3	1.0	-0.4	0.5 ~ 1.5
Hong Kong China ¹	2.8	-4.0	-3.8	-1.6	-3.0	-1.5
Malaysia	5.3	2.8	1.6	1.4	1.8	1.5
Thailand	8.1	0.3	1.6	1.6	0.7	0.5 ~ 1.5
Indonesia	58.4	24.0	3.8	11.5	11.9	8.7
Philippines	9.7	6.7	4.4	6.1	3.1	4.5 ~ 5.5
CURRENT ACCOUNT BALANCE	(% of GDP)					
Regional Countries						
The People's Republic of China	3.3	1.6	1.9	1.5	1.5	1.0
Korea	12.7	6.0	2.5	2.0	1.4	0.9
Chinese Taipei	1.3	2.9	2.9	6.4	5.8	5.9
Singapore	24.1	20.2	17.2	20.9	21.7	22.3
Hong Kong China	2.7	7.5	5.5	7.5	9.6	9.7
Malaysia	13.2	16.0	9.4	8.3	7.6	7.3
Thailand	12.7	10.2	7.6	5.4	3.5	2.4
Indonesia	4.3	4.0	3.4	4.7	4.2	2.6
Philippines	2.4	9.2	7.8	0.4	3.3	-3.3
FISCAL BALANCE²	(% of GDP)					
Regional Countries						
The People's Republic of China	-3.0	-4.0	-3.6	-3.2	-3.3	n.a.
Korea	-4.2	-2.7	1.1	1.3	1.0	n.a.
Chinese Taipei	1.9	0.7	-1.4	-1.5	-3.4	n.a.
Singapore	0.7	3.4	2.5	-1.8	-0.1	n.a.
Hong Kong China	-1.8	0.8	-0.6	-5.0	-5.5	n.a.
Malaysia	-1.8	-3.2	-5.8	-5.5	-5.6	n.a.
Thailand	-2.5	-2.9	-2.4	-2.1	-2.2	n.a.
Indonesia	-1.5	0.0	-2.7	-2.4	-1.6	n.a.
Philippines	-1.9	-3.8	-4.1	-4.0	-5.6	n.a.

¹ Refers to composite prices.

² Refers to central government balance.

e Estimates

f Forecast

n.a. Not available

Source: IMF World Economic Outlook, September 2002
National sources

Table A.34
Sources and Uses of Funds of the Financial System

	1998	1999	2000	2001	2002 ^p
	RM million				
Sources of Funds:					
Capital, reserves and profit	102,253.9	113,197.9	120,990.7	123,863.2	144,815.1
Currency	20,547.4	30,483.1	26,708.9	25,385.4	27,137.4
Demand deposits	65,110.8	75,077.8	83,205.3	92,129.0	87,539.5
Other deposits ¹ (of which):	441,993.7	486,187.0	503,079.1	508,836.0	546,835.0
<i>Public sector</i>	42,539.4	49,282.5	45,385.0	44,971.3	43,904.9
<i>Other financial institutions²</i>	90,398.1	117,586.8	110,791.5	102,161.7	122,219.1
<i>Private sector</i>	301,043.3	312,338.3	339,770.3	354,996.6	373,632.7
<i>Foreign</i>	8,012.9	6,979.5	7,132.3	6,706.4	7,078.4
Borrowings	32,212.2	31,949.8	34,820.5	37,380.8	43,790.2
Funds from other financial institutions	69,250.5	69,576.6	67,603.3	68,552.4	72,602.4
<i>Domestic²</i>	44,857.9	52,792.3	51,355.6	53,448.2	48,738.5
<i>Foreign</i>	24,392.5	16,784.4	16,247.7	15,104.2	23,863.8
Insurance, provident & pension funds	187,734.3	213,892.6	236,640.1	256,000.6	272,761.2
Other liabilities	177,061.9	153,893.9	190,138.3	193,163.0	206,293.1
Total Liabilities	1,096,164.6	1,174,258.8	1,263,186.3	1,305,310.4	1,401,773.8
Uses of Funds:					
Currency	4,015.3	9,417.1	8,834.4	5,336.7	5,262.3
Deposits with other financial institutions	150,149.6	178,785.1	183,470.2	177,108.1	188,849.3
<i>Domestic</i>	135,096.0	164,139.5	162,274.1	156,669.0	167,636.6
<i>Foreign</i>	15,053.6	14,645.6	21,196.1	20,439.1	21,212.7
Bills	10,379.8	16,458.1	16,572.4	16,286.0	19,001.2
<i>Treasury</i>	3,805.6	3,702.3	4,260.4	4,063.5	5,679.4
<i>Commercial</i>	6,574.2	12,755.8	12,312.0	12,222.5	13,321.8
Loans & advances	483,231.0	489,449.9	512,428.5	531,745.7	566,094.2
<i>Public sector</i>	5,566.7	4,418.4	5,529.4	5,188.8	3,958.6
<i>Other financial institutions</i>	28,995.5	25,672.1	26,450.3	25,984.9	23,746.4
<i>Private sector</i>	445,836.8	456,557.7	477,954.0	498,374.6	536,260.7
<i>Foreign</i>	2,832.1	2,801.7	2,494.8	2,197.4	2,128.5
Securities	229,101.1	244,851.6	281,460.8	321,280.5	346,200.9
<i>Malaysian government</i>	71,943.2	75,441.0	88,197.3	103,714.8	105,241.9
<i>Foreign</i>	1,253.2	1,516.1	1,233.9	2,183.0	2,662.2
<i>Corporate</i>	150,420.3	162,996.8	186,728.5	208,854.7	230,398.8
<i>Others</i>	5,484.4	4,897.7	5,301.1	6,528.0	7,898.0
Gold and forex reserves	96,264.9	113,765.9	109,835.5	113,542.3	127,515.1
Other assets	123,022.7	121,531.0	150,584.5	140,011.1	148,850.8
Total Assets	1,096,164.6	1,174,258.8	1,263,186.3	1,305,310.4	1,401,773.8

¹ Equals savings, fixed and other (NIF, LPHT, etc.) deposits + NIDs + repos.

² Effective 1998, the statutory reserves of banking institutions have been reclassified as "Funds from other financial institutions" rather than "Other deposits from other financial institutions".

^p Preliminary

Table A.35
Commercial Banks¹: Commitments and Contingencies

	As at end			
	2001		2002	
	RM million	% share	RM million	% share
Assets sold with recourse and commitments with drawdown	904.7	0.3	1,369.7	0.3
Credit extension commitments	159,824.0	47.8	165,765.4	41.3
Direct credit substitutes	13,894.6	4.2	12,599.8	3.1
Foreign exchange related contracts	81,445.1	24.4	85,361.0	21.3
Interest rate related contracts	32,667.8	9.8	84,248.3	21.0
Trade-related contingencies	13,465.3	4.0	17,420.8	4.3
Transaction-related contingencies	19,025.6	5.7	20,639.0	5.1
Underwriting obligations	1,768.1	0.5	1,952.0	0.5
Others	11,293.9	3.4	11,840.9	3.0
Total	334,289.0	100.0	401,196.9	100.0

¹ Excludes Islamic banks.

Numbers may not add up due to rounding.

Table A.36
Finance Companies: Commitments and Contingencies

	As at end			
	2001		2002	
	RM million	% share	RM million	% share
Assets sold with recourse and commitments with drawdown	23.1	0.2	466.4	3.6
Credit extension commitments	8,779.9	83.9	9,136.1	70.9
Direct credit substitutes	198.3	1.9	141.6	1.1
Foreign exchange related contracts	0.0	0.0	0.0	0.0
Interest rate related contracts	1,389.0	13.3	3,109.0	24.1
Trade-related contingencies	0.0	0.0	0.0	0.0
Transaction-related contingencies	40.7	0.4	29.1	0.2
Underwriting obligations	0.0	0.0	0.0	0.0
Others	32.6	0.3	0.0	0.0
Total	10,463.6	100.0	12,882.1	100.0

Numbers may not add up due to rounding.

Table A.37
Merchant Banks: Commitments and Contingencies

	As at end			
	2001		2002	
	RM million	% share	RM million	% share
Assets sold with recourse and commitments with drawdown	1,099.6	2.3	1,388.2	1.8
Credit extension commitments	2,639.7	5.4	2,089.1	2.7
Direct credit substitutes	1,325.1	2.7	988.6	1.3
Foreign exchange related contracts	1,320.1	2.7	1,506.6	1.9
Interest rate related contracts	39,658.8	81.7	70,701.1	90.2
Trade-related contingencies	0.1	0.0	0.0	0.0
Transaction-related contingencies	790.4	1.6	749.0	1.0
Underwriting obligations	1,617.5	3.3	937.5	1.2
Others	80.0	0.2	44.1	0.1
Total	48,531.3	100.0	78,404.2	100.0

Numbers may not add up due to rounding.

Table A.38
Commercial Banks¹: Income and Expenditure

	For the financial year			For the calendar year		
	1999	2000	2001	2000	2001	2002 ^p
	(RM million)					
Interest income net of interest-in-suspense (<i>Interest-in-suspense</i>)	31,974.4	25,416.7	24,969.7	25,956.5	25,472.5	25,032.3
	3,658.4	3,148.8	3,488.2	3,360.4	4,087.2	3,753.4
Less: Interest expense	21,439.2	13,455.8	12,961.4	13,333.6	13,341.4	12,773.6
Net interest income	10,535.2	11,960.9	12,008.3	12,622.8	12,131.0	12,258.8
Add: Fee-based income	2,088.9	2,304.3	2,429.6	2,401.8	2,552.7	2,882.5
Other income	2,379.6	2,648.7	3,475.6	2,675.1	3,669.4	2,812.9
Less: Loan loss provisions	6,594.2	4,204.3	6,003.2	4,177.2	6,195.6	3,788.5
Staff cost	3,057.5	3,299.6	3,624.3	3,482.5	3,768.7	3,685.6
Overheads	3,159.0	3,288.6	3,641.8	3,428.3	3,881.9	4,172.8
Pre-tax profit	2,193.1	6,121.4	4,644.3	6,611.7	4,507.1	6,307.2

¹ Excludes Islamic banks

^p Preliminary

Numbers may not add up due to rounding.

Table A.39
Finance Companies: Income and Expenditure

	For the financial year			For the calendar year		
	1999	2000	2001	2000	2001	2002 ^p
	(RM million)					
Interest income net of interest-in-suspense (<i>Interest-in-suspense</i>)	10,643.4	9,002.4	7,637.4	8,722.5	8,865.2	8,820.5
	1,540.0	1,153.7	1,161.5	1,216.9	1,330.6	1,520.3
Less: Interest expense	7,726.9	4,867.1	3,375.8	3,982.7	3,947.5	3,879.5
Net interest income	2,916.5	4,135.3	4,261.6	4,739.8	4,917.7	4,941.0
Add: Fee-based income	122.4	116.9	224.8	213.5	132.9	104.2
Other income	473.0	482.5	369.2	467.8	520.0	497.3
Less: Loan loss provisions	3,751.9	1,681.7	1,371.6	1,838.0	1,659.1	1,352.3
Staff cost	647.8	683.6	663.0	758.0	772.9	783.7
Overheads	1,028.8	907.9	786.8	935.8	1,017.8	993.6
Pre-tax profit	-1,916.6	1,461.5	2,034.1	1,889.4	2,120.8	2,412.9

^p Preliminary

Numbers may not add up due to rounding.

Table A.40
Merchant Banks: Income and Expenditure

	For the financial year			For the calendar year		
	1999	2000	2001	2000	2001	2002 ^p
	(RM million)					
Interest income net of interest-in-suspense (<i>Interest-in-suspense</i>)	2,863.2	1,803.4	1,783.7	1,727.2	1,728.8	1,601.0
	620.3	421.7	313.8	387.7	311.9	296.8
Less: Interest expense	2,381.9	1,205.2	1,176.9	1,084.3	1,146.7	1,070.1
Net interest income	481.3	598.2	606.8	642.9	582.1	530.9
Add: Fee-based income	269.9	288.3	296.3	310.0	277.8	338.2
Other income	305.8	439.5	624.6	480.8	700.3	388.3
Less: Loan loss provisions	1,295.6	513.4	894.7	567.5	942.6	318.2
Staff cost	137.7	147.3	204.9	165.0	204.2	226.5
Overheads	194.0	116.9	118.1	115.5	118.6	121.3
Pre-tax profit	-570.2	548.4	310.0	585.6	294.8	591.3

^p Preliminary

Numbers may not add up due to rounding.

Table A.41
Commercial Banks: Lending Guidelines to the Priority Sectors

	2000 Lending Guidelines ¹ (Compliance Date of 31 December 2001)		Compliance Date of 31 December 2002			
			2000 Lending Guidelines ¹		2002 Lending Guidelines ¹	
	Target	Achieved	Target	Achieved	Target	Achieved
Loans to Bumiputera community						
Total outstanding loans (RM billion)	88.0	87.5			94.8	93.1
Total outstanding loans (%)	30.0	29.8			30.0	29.4
Non-compliance (no. of institutions)		14				12
Housing Loan Commitments²						
Total number of houses (units)			108,559	156,878		
Non-compliance (no. of institutions)				3		

¹ Excluding performance of Islamic banks

² Compliance date for 2000 Lending Guideline in respect of housing loan commitments has been extended from end-December 2001 to end-December 2002

Table A.42
Finance Companies: Lending Guidelines to the Priority Sectors

	2000 Lending Guidelines (Compliance Date of 31 December 2001)		Compliance Date of 31 December 2002			
			2000 Lending Guidelines		2002 Lending Guidelines	
	Target	Achieved	Target	Achieved	Target	Achieved
Loans to Bumiputera community						
Total outstanding loans (RM billion)	23.4	38.8			27.8	44.4
Total outstanding loans (%)	30.0	49.7			30.0	47.9
Non-compliance (no. of institutions)		1				1
Housing Loan Commitments¹						
Total number of houses (units)			31,200	46,989		
Non-compliance (no. of institutions)				3		

¹ Compliance date for 2000 Lending Guideline in respect of housing loan commitments has been extended from end-December 2001 to end-December 2002

Table A.43
Commercial Banks¹: Direction of Lending

Loans by Sectors	As at end			
	2001		2002	
	RM million	% share	RM million	% share
Agriculture, hunting, forestry and fishing	10,686.4	3.0	10,683.6	2.9
Mining and quarrying	1,177.7	0.3	967.7	0.3
Manufacturing	62,845.0	17.6	62,283.0	16.8
Electricity, gas and water supply	4,778.6	1.3	6,011.6	1.6
Wholesale and retail trade, restaurants and hotels	34,125.4	9.6	35,144.5	9.5
<i>Wholesale trade</i>	19,412.5	5.4	20,369.0	5.5
<i>Retail trade</i>	10,041.8	2.8	10,406.2	2.8
<i>Restaurants and hotels</i>	4,671.1	1.3	4,369.3	1.2
Broad property sector	141,447.8	39.7	153,136.8	41.4
<i>Construction</i>	29,604.4	8.3	28,924.2	7.8
<i>Purchase of residential property</i>	73,924.8	20.7	87,094.0	23.5
<i>Purchase of non-residential property</i>	23,363.1	6.6	23,904.6	6.5
<i>Real estate</i>	14,555.4	4.1	13,214.1	3.6
Transport, storage and communication	9,594.0	2.7	9,518.3	2.6
Financial, insurance and business services	32,077.1	9.0	29,705.3	8.0
<i>Financial services</i>	22,623.0	6.3	20,821.3	5.6
<i>Insurance</i>	534.3	0.1	588.7	0.2
<i>Business services</i>	8,919.7	2.5	8,295.3	2.2
Consumption credit	22,444.8	6.3	24,386.3	6.6
<i>Personal uses</i>	13,348.8	3.7	14,257.1	3.9
<i>Credit cards</i>	7,367.1	2.1	9,067.2	2.5
<i>Purchase of consumer durables</i>	637.4	0.2	525.5	0.1
<i>Purchase of passenger cars</i>	1,091.5	0.3	536.5	0.1
Purchase of securities	22,173.4	6.2	23,449.8	6.3
Purchase of transport vehicles	361.9	0.1	465.7	0.1
Community, social and personal services	4,917.7	1.4	4,714.7	1.3
Others	9,850.1	2.8	9,375.4	2.5
Total loans outstanding²	356,479.9	100.0	369,842.7	100.0

¹ Including Islamic banks.

² Including loans sold to Cagamas and Danaharta.

Numbers may not add up due to rounding.



Table A.44
Finance Companies: Direction of Lending

Loans by Sectors	As at end			
	2001		2002	
	RM million	% share	RM million	% share
Agriculture, hunting, forestry and fishing	668.1	0.7	589.9	0.6
Mining and quarrying	225.1	0.2	162.3	0.2
Manufacturing	3,094.4	3.2	2,606.0	2.5
Electricity, gas and water supply	46.9	0.0	50.1	0.0
Wholesale and retail trade, restaurants and hotels	3,357.1	3.5	3,471.3	3.3
<i>Wholesale trade</i>	1,340.8	1.4	1,360.6	1.3
<i>Retail trade</i>	1,504.6	1.6	1,576.1	1.5
<i>Restaurants and hotels</i>	511.7	0.5	534.5	0.5
Broad property sector	28,200.4	29.3	28,046.1	27.0
<i>Construction</i>	6,707.2	7.0	6,182.2	5.9
<i>Purchase of residential property</i>	13,052.2	13.6	14,058.8	13.5
<i>Purchase of non-residential property</i>	5,687.4	5.9	5,155.7	5.0
<i>Real estate</i>	2,753.7	2.9	2,649.4	2.5
Transport, storage and communication	1,905.1	2.0	1,826.5	1.8
Financial, insurance and business services	1,792.4	1.9	1,753.4	1.7
<i>Financial services</i>	599.5	0.6	497.1	0.5
<i>Insurance</i>	16.3	0.0	16.5	0.0
<i>Business services</i>	1,176.6	1.2	1,239.8	1.2
Consumption credit	46,804.8	48.6	56,955.2	54.7
<i>Personal uses</i>	915.4	1.0	800.3	0.8
<i>Credit cards</i>	1,521.9	1.6	1,601.2	1.5
<i>Purchase of consumer durables</i>	39.5	0.0	38.9	0.0
<i>Purchase of passenger cars</i>	44,328.0	46.1	54,514.8	52.4
Purchase of securities	5,510.5	5.7	4,672.8	4.5
Purchase of transport vehicles	3,266.3	3.4	2,644.7	2.5
Community, social and personal services	952.0	1.0	961.5	0.9
Others	391.2	0.4	317.6	0.3
Total loans outstanding¹	96,214.2	100.0	104,057.2	100.0

¹ Including loans sold to Cagamas and Danaharta.
Numbers may not add up due to rounding.

Table A.45
Merchant Banks: Direction of Lending

Loans by Sectors	As at end			
	2001		2002	
	RM million	% share	RM million	% share
Agriculture, hunting, forestry and fishing	1,003.2	5.6	946.2	5.7
Mining and quarrying	135.4	0.8	117.1	0.7
Manufacturing	2,535.6	14.3	2,314.0	13.9
Electricity, gas and water supply	492.9	2.8	817.4	4.9
Wholesale and retail trade, restaurants and hotels	970.8	5.5	869.3	5.2
<i>Wholesale trade</i>	183.9	1.0	167.7	1.0
<i>Retail trade</i>	257.5	1.4	215.2	1.3
<i>Restaurants and hotels</i>	529.4	3.0	486.5	2.9
Broad property sector	5,925.1	33.3	5,401.7	32.5
<i>Construction</i>	3,603.1	20.3	3,298.1	19.8
<i>Purchase of residential property</i>	73.5	0.4	77.1	0.5
<i>Purchase of non-residential property</i>	645.0	3.6	606.7	3.6
<i>Real estate</i>	1,603.5	9.0	1,419.8	8.5
Transport, storage and communication	684.8	3.9	453.2	2.7
Financial, insurance and business services	1,299.2	7.3	1,210.9	7.3
<i>Financial services</i>	823.9	4.6	881.3	5.3
<i>Insurance</i>	42.0	0.2	36.6	0.2
<i>Business services</i>	433.2	2.4	293.0	1.8
Consumption credit	108.8	0.6	104.4	0.6
<i>Personal uses</i>	96.6	0.5	85.3	0.5
<i>Purchase of consumer durables</i>	...	...	...	...
<i>Purchase of passenger cars</i>	0.1	0.0	0.0	0.0
Purchase of securities	2,665.0	15.0	2,447.0	14.7
Purchase of transport vehicles	0.8	0.0	0.3	0.0
Community, social and personal services	382.4	2.1	218.9	1.3
Others	1,582.0	8.9	1,731.2	10.4
Total loans outstanding¹	17,786.0	100.0	16,631.5	100.0

¹ Including loans sold to Cagamas and Danaharta.
Numbers may not add up due to rounding.



Table A.46
Commercial Banks¹: Non-performing Loans by Sector

	As at end			
	2001		2002	
	RM million	% of total loans to the sector	RM million	% of total loans to the sector
Agriculture, hunting, forestry & fishing	737.6	7.4	825.7	8.2
Mining & quarrying	173.8	17.4	109.2	13.6
Manufacturing	10,662.9	19.1	10,857.5	19.7
Electricity, gas & water supply	208.7	4.8	196.3	3.5
Wholesale & retail trade, restaurants & hotels	4,219.0	13.4	3,524.6	10.8
<i>Wholesale trade</i>	1,924.1	10.6	1,630.5	8.6
<i>Retail trade</i>	1,127.9	12.0	1,007.9	10.3
<i>Restaurants & hotels</i>	1,166.9	29.5	886.2	24.2
Broad property sector	18,951.2	14.7	18,635.3	13.3
<i>Construction</i>	7,366.9	30.3	6,508.3	28.2
<i>Purchase of residential property</i>	4,939.3	7.0	6,425.2	7.7
<i>Purchase of non-residential property</i>	2,839.0	13.3	2,785.1	12.8
<i>Real estate</i>	3,806.0	30.1	2,916.7	25.8
Transport, storage & communication	796.1	10.5	751.5	10.0
Finance, insurance & business services	3,856.6	13.0	2,361.8	8.7
Consumption credit	2,213.0	10.4	2,262.3	9.8
<i>Personal use</i>	1,621.2	13.2	1,675.4	12.8
<i>Credit cards</i>	312.6	4.3	364.1	4.1
<i>Purchase of consumer durable goods</i>	52.5	12.1	43.1	13.3
<i>Purchase of transport vehicle²</i>	226.7	18.9	179.7	30.8
Purchase of securities	2,927.7	20.7	2,389.6	15.5
Community, social & personal services	892.3	19.5	868.8	19.3
Others	1,273.1	15.6	1,150.0	15.0
Total	46,912.0		43,932.6	

¹ Excludes Islamic banks.

² Includes commercial vehicles.

Table A.47
Finance Companies: Non-performing Loans by Sector

	As at end			
	2001		2002	
	RM million	% of total loans to the sector	RM million	% of total loans to the sector
Agriculture, hunting, forestry & fishing	100.0	15.6	59.9	10.6
Mining & quarrying	70.3	40.0	45.6	40.4
Manufacturing	870.8	29.0	859.2	34.1
Electricity, gas & water supply	16.7	35.5	17.8	35.6
Wholesale & retail trade, restaurants & hotels	568.2	17.0	610.7	17.6
<i>Wholesale trade</i>	158.0	11.8	191.5	14.1
<i>Retail trade</i>	203.4	13.5	189.1	12.0
<i>Restaurants & hotels</i>	206.7	40.9	230.1	43.6
Broad property sector	6,919.0	26.6	6,898.9	26.7
<i>Construction</i>	2,328.8	38.7	2,143.5	39.0
<i>Purchase of residential property</i>	1,801.9	13.8	2,065.8	14.7
<i>Purchase of non-residential property</i>	1,998.5	36.8	1,957.2	40.0
<i>Real estate</i>	789.8	51.2	732.4	50.9
Transport, storage & communication	735.3	39.5	616.7	34.5
Finance, insurance & business services	637.0	43.7	604.1	42.6
Consumption credit	3,557.7	7.1	3,145.0	5.3
<i>Personal use</i>	239.4	26.5	180.0	22.8
<i>Credit cards</i>	96.8	6.4	70.1	4.4
<i>Purchase of consumer durable goods</i>	18.5	46.8	14.5	37.2
<i>Purchase of transport vehicle¹</i>	3,203.0	6.7	2,880.4	5.0
Purchase of securities	1,374.2	28.7	1,161.7	29.4
Community, social & personal services	224.2	23.5	238.3	24.8
Others	220.7	56.4	136.3	42.9
Total	15,294.0		14,394.2	

¹ Includes commercial vehicles.

Numbers may not add up due to rounding.



Table A.48
Merchant Banks: Non-performing Loans by Sector

	As at end			
	2001		2002	
	RM million	% of total loans to the sector	RM million	% of total loans to the sector
Agriculture, hunting, forestry & fishing	86.5	10.0	47.3	5.9
Mining & quarrying	0.5	0.5	4.1	5.9
Manufacturing	891.5	40.4	792.5	39.4
Electricity, gas & water supply	133.4	29.3	208.4	26.7
Wholesale & retail trade, restaurants & hotels	197.4	24.5	181.4	25.7
<i>Wholesale trade</i>	45.4	26.3	29.8	19.0
<i>Retail trade</i>	33.1	17.4	5.6	3.7
<i>Restaurants & hotels</i>	118.8	26.8	146.1	36.5
Broad property sector	1,477.3	33.7	1,282.0	33.2
<i>Construction</i>	807.5	28.8	756.6	30.3
<i>Purchase of residential property</i>	0.7	0.9	0.2	0.3
<i>Purchase of non-residential property</i>	91.3	36.9	70.9	33.9
<i>Real estate</i>	577.8	45.8	454.3	42.1
Transport, storage & communication	63.6	10.7	38.4	10.6
Finance, insurance & business services	187.2	18.2	139.4	14.9
Consumption credit	13.3	29.3	12.3	30.4
<i>Personal use</i>	13.2	40.5	12.2	58.1
<i>Credit cards</i>	–	–	–	–
<i>Purchase of consumer durable goods</i>	...	...	...	...
<i>Purchase of transport vehicle¹</i>	0.1	1.1	0.1	0.6
Purchase of securities	878.9	40.0	821.5	41.5
Community, social & personal services	121.6	33.1	118.7	58.2
Others	333.3	21.2	343.0	19.9
Total	4,384.4		3,989.0	

¹ Includes commercial vehicles.

Numbers may not add up due to rounding.

Table A.49
Commercial Banks¹: Loans Sold to Danaharta

	As at end 2001			As at end 2002		
	Non-Performing Loans	Performing Loans	Total Loans	Non-Performing Loans	Performing Loans	Total Loans
	RM million					
Agriculture, hunting, forestry and fishing	314.9	90.6	405.5	314.9	90.6	405.5
Mining and quarrying	69.8	62.8	132.6	69.8	62.8	132.6
Manufacturing	4,199.3	1,333.4	5,532.7	4,199.3	1,333.4	5,532.7
Electricity, gas and water supply	24.4	1.5	25.9	24.4	1.5	25.9
Wholesale and retail trade, restaurants and hotels	1,847.1	405.4	2,252.5	1,847.1	405.4	2,252.5
<i>Wholesale trade</i>	820.3	197.5	1,017.9	820.3	197.5	1,017.9
<i>Retail trade</i>	338.3	199.6	537.9	338.3	199.6	537.9
<i>Restaurants and hotels</i>	688.5	8.2	696.7	688.5	8.2	696.7
Broad property sector	6,989.1	1,587.8	8,576.9	6,989.1	1,587.8	8,576.9
<i>Construction</i>	3,995.8	523.6	4,519.4	3,995.8	523.6	4,519.4
<i>Purchase of residential property</i>	600.6	247.0	847.6	600.6	247.0	847.6
<i>Purchase of non-residential property</i>	1,186.5	166.8	1,353.3	1,186.5	166.8	1,353.3
<i>Real estate</i>	1,206.3	650.3	1,856.6	1,206.3	650.3	1,856.6
Transport, storage and communication	761.7	1,148.4	1,910.1	761.7	1,148.4	1,910.1
Financial, insurance, and business services	1,538.8	642.5	2,181.3	1,538.8	642.5	2,181.3
<i>Financial services</i>	950.6	39.9	990.5	950.6	39.9	990.5
<i>Insurance</i>	0.0	0.3	0.3	0.0	0.3	0.3
<i>Business services</i>	588.2	602.3	1,190.5	588.2	602.3	1,190.5
Consumption credit	876.2	73.6	949.8	876.2	73.6	949.8
<i>Personal uses</i>	647.9	67.4	715.4	647.9	67.4	715.4
<i>Credit cards</i>	76.7	0.3	77.0	76.7	0.3	77.0
<i>Purchase of consumer durable goods</i>	151.1	5.8	157.0	151.1	5.8	157.0
<i>Purchase of passenger cars</i>	0.5	0.0	0.5	0.5	0.0	0.5
Purchase of securities	6,869.8	872.2	7,742.0	6,869.8	872.2	7,742.0
Purchase of transport vehicles	0.2	0.0	0.2	0.2	0.0	0.2
Community, social and personal services	141.6	43.6	185.2	141.6	43.6	185.2
Others	1,032.3	481.4	1,513.7	1,032.3	481.4	1,513.7
Total	24,665.2	6,743.0	31,408.1	24,665.2	6,743.0	31,408.1

¹ Including Islamic banks.
Numbers may not add up due to rounding.



Table A.50
Finance Companies: Loans Sold to Danaharta

	As at end 2001			As at end 2002		
	Non-Performing Loans	Performing Loans	Total Loans	Non-Performing Loans	Performing Loans	Total Loans
	RM million					
Agriculture, hunting, forestry and fishing	27.0	0.0	27.0	27.0	0.0	27.0
Mining and quarrying	49.2	0.0	49.2	49.2	0.0	49.2
Manufacturing	76.0	14.1	90.1	76.0	14.1	90.1
Electricity, gas and water supply	0.0	0.0	0.0	0.0	0.0	0.0
Wholesale and retail trade, restaurants and hotels	0.0	6.4	6.4	0.0	6.4	6.4
<i>Wholesale trade</i>	0.0	0.0	0.0	0.0	0.0	0.0
<i>Retail trade</i>	0.0	0.0	0.0	0.0	0.0	0.0
<i>Restaurants and hotels</i>	0.0	6.4	6.4	0.0	6.4	6.4
Broad property sector	1,999.6	179.1	2,178.7	1,999.6	179.1	2,178.7
<i>Construction</i>	551.9	139.6	691.5	551.9	139.6	691.5
<i>Purchase of residential property</i>	16.6	0.0	16.6	16.6	0.0	16.6
<i>Purchase of non-residential property</i>	241.4	18.5	259.9	241.4	18.5	259.9
<i>Real estate</i>	1,189.7	20.9	1,210.7	1,189.7	20.9	1,210.7
Transport, storage and communication	41.3	0.0	41.3	41.3	0.0	41.3
Financial, insurance and business services	329.4	4.8	334.2	329.4	4.8	334.2
<i>Financial services</i>	225.6	0.0	225.6	225.6	0.0	225.6
<i>Insurance</i>	0.0	0.0	0.0	0.0	0.0	0.0
<i>Business services</i>	103.7	4.8	108.6	103.7	4.8	108.6
Consumption credit	10.8	0.0	10.8	10.8	0.0	10.8
<i>Personal uses</i>	10.8	0.0	10.8	10.8	0.0	10.8
<i>Credit cards</i>	0.0	0.0	0.0	0.0	0.0	0.0
<i>Purchase of consumer durable goods</i>	0.0	0.0	0.0	0.0	0.0	0.0
<i>Purchase of passenger cars</i>	0.0	0.0	0.0	0.0	0.0	0.0
Purchase of securities	722.4	0.0	722.4	722.4	0.0	722.4
Purchase of transport vehicles	5.6	70.0	75.6	5.6	70.0	75.6
Community, social and personal services	0.0	0.0	0.0	0.0	0.0	0.0
Others	0.0	0.0	0.0	0.0	0.0	0.0
Total	3,261.3	274.3	3,535.6	3,261.3	274.3	3,535.6

Numbers may not add up due to rounding.

Table A.51
Merchant Banks: Loans Sold to Danaharta

	As at end 2001			As at end 2002		
	Non-Performing Loans	Performing Loans	Total Loans	Non-Performing Loans	Performing Loans	Total Loans
	RM million					
Agriculture, hunting, forestry and fishing	138.8	0.0	138.8	138.8	0.0	138.8
Mining and quarrying	47.9	0.0	47.9	47.9	0.0	47.9
Manufacturing	251.2	50.7	301.9	251.2	50.7	301.9
Electricity, gas and water supply	37.6	0.0	37.6	37.6	0.0	37.6
Wholesale and retail trade, restaurants and hotels	164.1	0.0	164.1	164.1	0.0	164.1
<i>Wholesale trade</i>	11.2	0.0	11.2	11.2	0.0	11.2
<i>Retail trade</i>	66.9	0.0	66.9	66.9	0.0	66.9
<i>Restaurants and hotels</i>	86.0	0.0	86.0	86.0	0.0	86.0
Broad property sector	1,343.6	198.2	1,541.8	1,343.6	198.2	1,541.8
<i>Construction</i>	710.3	92.5	802.7	710.3	92.5	802.7
<i>Purchase of residential property</i>	0.0	0.0	0.0	0.0	0.0	0.0
<i>Purchase of non-residential property</i>	341.8	55.9	397.7	341.8	55.9	397.7
<i>Real estate</i>	291.5	49.8	341.4	291.5	49.8	341.4
Transport, storage and communication	64.7	25.4	90.1	64.7	25.4	90.1
Financial, insurance and business services	272.5	0.0	272.5	272.5	0.0	272.5
<i>Financial services</i>	113.1	0.0	113.1	113.1	0.0	113.1
<i>Insurance</i>	36.6	0.0	36.6	36.6	0.0	36.6
<i>Business services</i>	122.8	0.0	122.8	122.8	0.0	122.8
Consumption credit	64.1	0.0	64.1	64.1	0.0	64.1
<i>Personal uses</i>	64.1	0.0	64.1	64.1	0.0	64.1
<i>Purchase of passenger cars</i>	0.0	0.0	0.0	0.0	0.0	0.0
Purchase of securities	452.8	12.6	465.4	452.8	12.6	465.4
Purchase of transport vehicles	0.0	0.0	0.0	0.0	0.0	0.0
Community, social and personal services	15.0	0.0	15.0	15.0	0.0	15.0
Others	11.2	0.0	11.2	11.2	0.0	11.2
Total	2,863.6	286.9	3,150.5	2,863.6	286.9	3,150.5

Numbers may not add up due to rounding.



Table A.52
Islamic Banking System: Sources and Uses of Funds

	As at end							
	2001				2002 ^p			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
Sources								
Capital and reserves	1,293	2,141	3,434	5.8	1,398	3,305	4,703	6.9
Deposits	14,375	32,731	47,106	79.9	16,421	36,885	53,306	78.3
Funds from other financial institutions	285	3,888	4,173	7.1	555	3,889	4,444	6.5
Other liabilities	1,375	2,841	4,216	7.2	1,786	3,831	5,617	8.3
Total	17,328	41,601	58,929	100.0	20,160	47,910	68,070	100.0
Uses								
Cash	173	28	201	0.3	200	40	240	0.3
Reserves with Bank Negara Malaysia	451	427	878	1.5	549	647	1,196	1.8
Deposits with other financial institutions	3,779	7,723	11,502	19.5	3,215	4,520	7,735	11.4
Financing	7,561	20,640	28,201	47.9	9,158	27,560	36,718	53.9
Securities	4,082	11,181	15,263	25.9	5,721	13,556	19,277	28.3
Other assets	1,282	1,602	2,884	4.9	1,317	1,587	2,904	4.3
Total	17,328	41,601	58,929	100.0	20,160	47,910	68,070	100.0

^pPreliminary

Table A.53
Islamic Banking System: Commitments and Contingencies

	As at end							
	2001				2002 ^p			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
Assets sold with recourse and commitments with drawdown	11	1,184	1,195	9.9	48	1,483	1,531	8.9
Credit extension commitments	1,196	4,122	5,318	44.1	1,215	5,348	6,563	38.1
Direct credit substitutes	429	279	708	5.9	448	373	821	4.8
Foreign exchange related contracts	457	-	457	3.8	156	-	156	0.9
Trade-related contingencies	467	2,484	2,951	24.5	986	5,290	6,276	36.5
Transaction-related contingencies	374	367	741	6.1	899	443	1,342	7.8
Underwriting obligations	-	471	471	3.9	-	315	315	1.8
Others	22	197	219	1.8	31	181	212	1.2
Total	2,956	9,104	12,060	100.0	3,783	13,433	17,216	100.0

^pPreliminary

Table A.54
Islamic Banking System: Income and Expenditure

	For the financial year				For the calendar year					
	2001		2002 ^p		2001		2002 ^p			
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total	
	RM million		RM million		RM million		RM million		RM million	
Finance income ¹ net of income-in-suspense (<i>Income-in-suspense</i>)	511.6	1,498.6	2,010.2	627.9	1,768.6	2,396.5	773.6	1,978.1	2,751.7	3,195.7
Less: Finance expense	-	101.7	101.7	201.1	154.0	355.1	-	120.9	120.9	373.1
Net finance income	252.8	761.7	1,014.5	291.2	848.2	1,139.4	378.7	1,008.7	1,387.4	1,568.8
Add: Non-finance income	258.8	736.9	995.7	336.7	920.4	1,257.1	394.9	969.4	1,364.3	1,626.9
Less: Provisions	37.2	231.2	268.4	77.2	215.5	292.7	77.6	355.2	432.8	495.0
Staff cost	61.7	317.8	379.5	129.4	377.4	506.8	134.0	412.0	546.0	706.0
Overheads	98.2	36.1	134.3	105.9	51.2	157.1	136.2	44.2	180.4	199.0
	97.3	75.8	173.1	102.3	83.1	185.4	131.7	94.5	226.2	269.1
Pre-tax profit	38.8	538.4	577.2	76.3	624.2	700.5	70.6	773.9	844.5	947.8

¹ Finance income includes income from securities.

^p Preliminary

Table A.55
Islamic Banking System: Financing Guidelines to the Priority Sectors¹

	Compliance Date as of 31 December 2002			
	2000 Financing Guidelines		2002 Financing Guidelines	
	Target	Achieved	Target	Achieved
Financing to Bumiputera Community²				
Total outstanding financing (RM billion)	-	-	2.3	7.0
Total outstanding financing (%)	-	-	60.0	184.4
House Financing Commitments³				
Total houses (units)	3,956	13,693	-	-

¹ Refers to the compliance by the Islamic banks. Both Islamic banks fully complied with the Financing Guidelines to the Priority Sectors.

² Financing to Bumiputera Community is subject to 2002 Financing Guidelines.

³ Compliance date for 2000 Financing Guidelines in respect of house financing commitments was extended from end-December 2001 to end-December 2002.

Table A.56
Islamic Banking System: Direction of Financing

	As at end							
	2001				2002 ^p			
	Islamic Banks	IBS Banks	Total	% share	Islamic Banks	IBS Banks	Total	% share
	RM million				RM million			
Agriculture, hunting, forestry and fishing	341.8	1,297.8	1,639.6	5.8	267.3	1,326.7	1,594.0	4.3
Mining and quarrying	48.1	15.9	64.0	0.2	29.5	45.0	74.5	0.2
Manufacturing	1,337.5	1,735.9	3,073.4	10.9	1,659.5	2,221.7	3,881.2	10.6
Electricity, gas and water	365.8	177.8	543.6	1.9	390.6	143.1	533.7	1.5
Community, social and personal services	145.5	207.6	353.1	1.3	39.5	174.4	213.9	0.6
Broad property sector	3,541.6	7,240.8	10,782.4	38.2	4,682.6	11,053.1	15,735.7	42.8
<i>Real estate</i>	52.0	513.8	565.8	2.0	52.5	616.8	669.3	1.8
<i>Construction</i>	779.6	918.7	1,698.3	6.0	1,318.2	960.0	2,278.2	6.2
<i>Purchase of residential property</i>	2,003.8	4,842.1	6,845.9	24.3	2,451.9	8,310.9	10,762.8	29.3
<i>Purchase of non-residential property</i>	706.2	966.2	1,672.4	5.9	860.0	1,165.4	2,025.4	5.5
Wholesale, retail, restaurants and hotels	302.2	833.0	1,135.2	4.0	391.6	994.8	1,386.4	3.8
Transport, storage and communication	135.7	627.3	763.0	2.7	100.1	724.7	824.8	2.2
Finance, insurance and business services	136.8	1,092.7	1,229.5	4.4	158.0	1,113.7	1,271.7	3.5
Purchase of securities	262.2	610.4	872.6	3.1	248.0	687.0	935.0	2.5
Consumption credit	637.2	6,175.6	6,812.8	24.2	900.7	8,386.5	9,287.2	25.3
<i>Credit cards</i>	-	3.0	3.0	...	27.8	32.7	60.5	0.2
<i>Personal uses</i>	341.9	345.0	686.9	2.4	409.9	651.7	1,061.6	2.9
<i>Purchase of consumer durables</i>	45.2	10.0	55.2	0.2	44.7	18.6	63.3	0.2
<i>Purchase of transport vehicles</i>	250.1	5,817.6	6,067.7	21.5	418.3	7,683.5	8,101.8	22.1
Others	306.6	625.5	932.1	3.3	290.8	688.8	979.6	2.7
Total	7,561.0	20,640.3	28,201.3	100.0	9,158.2	27,559.5	36,717.7	100.0

^pPreliminary

Table A.57
Islamic Banking System: Non-performing Financing by Sector¹

	As at end											
	NPF by sector					Change					As percentage of total financing to sector	
	2001		2002p			2001					2002p	
	Islamic Banks	IBS Banks	Total	Islamic Banks	IBS Banks	Total	%	%				
	RM million											
	RM million											
Agriculture, hunting, forestry and fishing	20.6	24.5	45.1	34.4	42.2	76.6	69.9	2.8	4.8			
Mining and quarrying	4.4	0.3	4.7	4.7	0.2	4.9	4.3	7.3	6.6			
Manufacturing	147.4	160.3	307.7	208.3	165.5	373.8	21.5	10.0	9.6			
Electricity, gas and water	2.2	0.1	2.3	1.7	0.1	1.8	-21.7	0.4	0.3			
Community, social and personal services	100.7	7.7	108.4	13.0	28.7	41.7	-61.5	30.7	19.5			
Broad property sector	608.6	1,158.3	1,766.9	706.9	1,426.5	2,133.4	20.7	16.4	13.6			
Real estate	0.8	270.0	270.8	0.9	267.9	268.8	-0.7	47.9	40.2			
Construction	213.6	115.4	329.0	278.8	144.3	423.1	28.6	19.4	18.6			
Purchase of residential property	205.9	446.6	652.5	256.9	737.0	993.9	52.3	9.5	9.2			
Purchase of non-residential property	188.3	326.3	514.6	170.3	277.3	447.6	-13.0	30.7	22.1			
Wholesale, retail, restaurants and hotels	66.4	42.2	108.6	88.6	56.3	144.9	33.4	9.6	10.5			
Transport, storage and communication	24.7	99.4	124.1	31.4	79.1	110.5	-11.0	16.3	13.4			
Finance, insurance and business services	13.3	25.6	38.9	25.9	4.3	30.2	-22.4	3.2	2.4			
Purchase of securities	89.4	142.6	232.0	88.4	111.3	199.7	-13.9	26.6	21.4			
Consumption credit	105.8	139.2	245.0	178.8	256.3	435.1	77.6	3.6	4.7			
Credit cards	-	0.2	0.2	0.2	2.2	2.4	1,100.0	6.7	4.0			
Personal uses	91.7	21.1	112.8	126.3	39.2	165.5	46.7	16.4	15.6			
Purchase of consumer durables	4.8	1.4	6.2	6.3	0.6	6.9	11.3	11.2	10.9			
Purchase of transport vehicles	9.3	116.5	125.8	46.0	214.3	260.3	106.9	2.1	3.2			
Others	54.3	18.1	72.4	14.3	8.6	22.9	-68.4	7.8	2.3			
Total	1,237.8	1,818.3	3,056.1	1,396.4	2,179.1	3,575.5	17.0					

¹ Based on actual classification

p Preliminary

Table A.58
Banking System¹: Selected Indicators

	Commercial banks ¹		Finance companies		Merchant banks		Banking system ¹	
	As at calendar year end							
	Dec.2001	Dec.2002	Dec.2001	Dec.2002	Dec.2001	Dec.2002	Dec.2001	Dec. 2002
Pre-tax profit / Average assets (%)	0.9	1.2	1.8	1.9	0.8	1.4	1.0	1.3
Pre-tax profit / Average shareholders' funds (%)	11.0	14.5	30.5	30.5	7.3	13.6	13.3	16.7
Pre-tax profit per employee ² (RM'000)	65.5	94.7	102.9	120.9	124.8	244.5	75.4	104.6
Cost ³ incurred per ringgit of revenue earned ⁴ (sen)	41.7	43.8	32.1	32.1	20.7	27.7	38.3	40.3
Cost ³ incurred per ringgit of net interest income ⁴ (sen)	63.1	64.1	36.4	36.0	55.5	65.5	55.4	56.3
Overheads to staff cost ratio (%)	103.0	113.2	131.7	126.8	58.1	53.6	105.7	112.6
Staff cost per employee ² (RM'000)	54.8	55.3	37.5	39.3	86.4	93.6	51.7	52.8
Loan deposit ratio ^{2, 7} (%)	89.5 ⁵	88.4 ⁶	108.0 ⁵	110.6 ⁶	57.6 ⁵	51.3 ⁶	91.2 ⁵	90.5 ⁶
Loan per office ² (RM million)	190.7 ⁵	201.7 ⁶	106.0 ⁵	132.5 ⁶	768.8 ⁵	793.0 ⁶	166.0 ⁵	184.2 ⁶
Deposits per office ^{2, 7} (RM million)	195.6	207.2	93.0	110.7	771.8	858.3	164.8	181.5

¹ Excludes Islamic banks

² Based on Malaysian operations only.

³ Excludes bad debt provisions.

⁴ Net of interest-in-suspense.

⁵ Excludes housing loans sold to Cagamas Berhad with and without recourse.

⁶ Excludes housing loans sold to Cagamas Berhad without recourse.

⁷ Includes NIDs and repos.

Table A.59
Banking System¹: Key Data

	As at end				
	1998	1999	2000	2001	2002
Number of institutions	80	68	62	47	45
- <i>Commercial banks</i> ¹	35	33	31	25	24
- <i>Finance companies</i>	33	23	19	12	11
- <i>Merchant banks</i>	12	12	12	10	10
Risk-weighted capital ratio (%)	11.8	12.5	12.4	13.0	12.8
- <i>Commercial banks</i> ¹	11.7	12.6	12.2	12.8	12.8
- <i>Finance companies</i>	11.1	10.8	11.5	12.1	11.4
- <i>Merchant banks</i>	15.2	14.5	17.1	19.6	18.4
Office network	2,811	2,749	2,713	2,557	2,403
- <i>Commercial banks</i> ¹	1,690	1,767	1,758	1,664	1,631
- <i>Finance companies</i>	1,099	960	933	874	755
- <i>Merchant banks</i>	22	22	22	19	17
ATM network	3,309	3,904	3,607	3,992	4,028
- <i>Commercial banks</i> ¹	2,647	3,317	3,004	3,386	3,477
- <i>Finance companies</i>	662	587	603	606	551
Number of banks with internet services	-	-	3	8	12
- <i>Commercial banks</i> ¹	-	-	3	8	12
Persons served per office					
- <i>Commercial banks</i> ¹	13,124	12,854	13,256	13,959	15,040
- <i>Finance companies</i>	20,182	23,659	24,920	26,474	32,490
Number of employees	96,876	92,630	93,290	90,288	87,747
- <i>Commercial banks</i> ¹	71,124	69,714	70,226	67,398	65,866
- <i>Finance companies</i>	23,227	20,543	20,725	20,488	19,430
- <i>Merchant banks</i>	2,525	2,373	2,339	2,402	2,451

¹ Excludes Islamic banks.



Table A.60
Housing Credit Institutions

	Year of establishment	Objective	Lending rate for new housing loans (%)		No. of branches	
			2001	2002	2001	2002
Commercial banks	-		2.8 ~ 7.8	4.4*	1,664	1,631
Finance companies	-		3.0 ~ 8.2	4.5*	874	755
Treasury Housing Loans Division	1970	To provide housing loans to Government employees	4.0	4.0	-	-
Malaysia Building Society Berhad	1950	To be the nation's single largest provider of property finance and to contribute to the continuous growth of the nation	3.5 ~ 8.8	3.5 ~ 8.5	22	22
Borneo Housing Mortgage Finance Berhad	1958	To provide housing loans mainly to Sabah and Sarawak State Government employees	7.3 ~ 8.9	4.5 ~ 8.9	2	2
Sabah Credit Corporation	1955	To improve the social economic development of Sabah through loans mainly to the property, agriculture and business sectors	8.0 ~ 10.5	8.0 ~ 10.5	11	11
Bank Kerjasama Rakyat Malaysia Berhad	1954	A co-operative society which collects deposits and provides conventional banking facilities as well as according to Shariah principles	6.9 ~ 8.4	6.4 ~ 8.4	89	98
Bank Simpanan Nasional	1974	To promote and mobilise savings particularly from small savers and to inculcate the habit of thrift and savings	6.1*	4.7*	427	412

* Average

Source: Bank Negara Malaysia and various Housing Credit Institutions

Table A.61
Housing Credit Outstanding

	2001	2002 ^p	2001	2002 ^p	2001	2002 ^p
	RM million		Annual change (%)		% share	
Commercial banks	73,925	87,094	19.7	17.8	66	68
Treasury Housing Loans Division	19,474	22,172	8.8	13.9	18	17
Finance companies	13,052	14,059	5.0	7.7	12	11
Bank Kerjasama Rakyat Malaysia Berhad	1,273	1,639	31.7	28.8	1	1
Bank Simpanan Nasional	1,283	1,186	9.2	-7.6	1	1
Malaysia Building Society Berhad	1,248	1,147	9.3	-8.1	1	1
Borneo Housing Mortgage Finance Berhad	625	650	2.6	3.9	1	1
Sabah Credit Corporation	296	293	-0.8	-0.8	...	...
Total	111,176	128,240	15.4	15.3	100	100

^p Preliminary

... Negligible

Source: Bank Negara Malaysia and various Housing Credit Institutions

Table A.62
Approved Housing Loans

	2001	2002 ^p	2001	2002 ^p	2001	2002 ^p
	RM million		Annual change (%)		% share	
Commercial banks	25,084	26,794	8.2	6.8	78	77
Treasury Housing Loans Division	4,086	5,051	82.2	23.6	13	15
Finance companies	1,909	2,410	13.6	26.2	6	7
Bank Kerjasama Rakyat Malaysia Berhad	416	403	14.9	-3.1	1	1
Malaysia Building Society Berhad	351	113	0.1	-67.7	1	...
Borneo Housing Mortgage Finance Berhad	75	85	1.2	12.9	...	...
Bank Simpanan Nasional	159	78	-55.6	-51.0	1	...
Sabah Credit Corporation	37	30	83.4	-19.2	...	...
Total	32,117	34,964	13.6	8.9	100	100

^p Preliminary

... Negligible

Source: Bank Negara Malaysia and various Housing Credit Institutions

As at the end of 2002, 257 leasing companies and 25 factoring companies had registered with Bank Negara Malaysia. However, only 134 leasing companies and 18 factoring companies submitted statistics pertaining to their operations to the Bank. Total assets of the 134 leasing companies and 18 factoring companies amounted to RM18.1 billion and RM2.1 billion respectively at the end of 2002. Nevertheless, of the 134 leasing companies, only 41 were pure leasing companies, while of the 18 factoring companies, only 11 were pure factoring companies. The remaining companies only undertook leasing and factoring business as part of their overall business activities.

Table A.63
Leasing Companies¹: Sources and Uses of Funds

	As at end				
	1998	1999	2000	2001	2002
	RM million				
Sources					
Capital and reserves	677	654	839	839	770
Borrowings from financial institutions	3,071	1,898	1,711	1,923	2,141
Inter-company borrowings	1,416	1,296	1,316	1,343	1,454
Others	2,364	2,400	2,447	2,400	2,684
Total	7,528	6,248	6,313	6,505	7,049
Uses					
Cash and bank balances	266	266	191	229	225
Investments	341	308	279	309	323
Receivables	3,820	3,056	3,107	3,014	3,118
<i>Leasing</i>	2,101	1,537	1,495	1,423	1,420
<i>Factoring</i>	11	4	8	17	209
<i>Hire purchase</i>	1,431	1,261	1,331	1,275	1,307
<i>Others</i>	277	254	273	299	182
Others	3,101	2,618	2,736	2,953	3,384

¹ Statistics shown are for pure leasing companies only.
Numbers may not add up due to rounding

Table A.64
Leasing Companies¹: Income and Expenditure

	During the period				
	1998	1999	2000	2001	2002
	RM million				
Income					
Income from	491	329	315	313	302
<i>Leasing</i>	316	225	223	217	212
<i>Factoring</i>	5	1	0	2	3
<i>Hire purchase</i>	169	102	90	85	76
<i>Others</i>	1	1	2	9	11
Others	418	265	224	188	306
Total	909	594	539	501	607
Expenditure					
Interest paid	620	289	180	187	165
<i>Financial institutions</i>	566	253	156	166	155
<i>Block discounting</i>	54	36	24	21	10
Bad debts written off & provision	705	195	33	108	35
Others	283	183	168	165	199
Total	1,608	667	381	460	398
Pre-tax Profit	-699	-73	158	41	209

¹ Statistics shown are for pure leasing companies only.
Numbers may not add up due to rounding

Table A.65
Leasing Companies¹: Financing by Sector

Sector	During the period				
	1998	1999	2000	2001	2002
	RM million				
Agriculture	12	8	25	17	14
Mining and quarrying	4	0	17	3	3
Manufacturing	96	111	317	172	102
Electricity	2	3	3	1	0
General commerce	43	27	89	266	125
Property sector	17	29	61	50	38
<i>Construction</i>	15	24	57	46	36
<i>Real estate</i>	2	5	4	4	2
<i>Residential property</i>	0	0	0	0	0
Transport & storage	74	16	83	805	54
Business, insurance and other services	62	35	147	113	121
Consumption credit	1	0	3	0	0
Others	36	83	26	108	128
Total	347	312	771	1,535	585

¹ Statistics shown are for pure leasing companies only.
Numbers may not add up due to rounding.

Table A.66
Factoring Companies¹: Sources and Uses of Funds

	As at end				
	1998	1999	2000	2001	2002
	RM million				
Sources					
Capital and reserves	85	89	116	164	164
Borrowings from financial institutions	345	247	324	445	293
Inter-company borrowings	245	256	697	600	416
Others	470	385	896	658	1,092
Total	1,145	977	2,033	1,867	1,964
Uses					
Cash and bank balances	31	30	255	202	234
Investments	8	5	25	45	35
Receivables	1,053	928	1,458	998	1,170
<i>Leasing</i>	0	0	0	0	0
<i>Factoring</i>	824	808	1,312	872	1,111
<i>Hire purchase</i>	28	2	4	4	4
<i>Others</i>	201	118	142	122	55
Others	53	14	295	622	525

¹ Statistics shown are for pure factoring companies only.
Numbers may not add up due to rounding.



Table A.67
Factoring Companies¹: Income and Expenditure

	During the period				
	1998	1999	2000	2001	2002
	RM million				
Income					
Income from	105	47	47	37	38
<i>Leasing</i>	0	0	0	2	0
<i>Factoring</i>	76	38	38	29	29
<i>Hire purchase</i>	4	0	0	0	0
<i>Others</i>	25	9	9	6	8
Others	37	15	99	129	297
Total	142	62	146	166	335
Expenditure					
Interest paid	88	42	28	28	17
<i>Financial institutions</i>	88	42	28	28	17
<i>Block discounting</i>	0	0	0	0	0
Bad debts written off & provision	86	202	14	28	14
Others	26	41	49	33	45
Total	200	285	91	89	76
Pre-tax Profit	-58	-223	55	77	259

¹ Statistics shown are for pure factoring companies only.
Numbers may not add up due to rounding.

Table A.68
Factoring Companies¹: Financing by Sector

Sector	During the period				
	1998	1999	2000	2001	2002
	RM million				
Agriculture	1	0	0	0	0
Mining and quarrying	0	0	0	0	0
Manufacturing	69	71	76	66	57
Electricity	2	3	4	3	2
General commerce	149	133	127	140	179
Property sector	231	222	245	270	103
<i>Construction</i>	218	174	195	222	76
<i>Real estate</i>	13	48	50	48	27
<i>Residential property</i>	0	0	0	0	0
Transport & storage	10	6	8	5	3
Business, insurance and other services	62	86	77	51	50
Consumption credit	30	23	22	20	20
Others	27	23	25	541	513
Total	581	567	584	1,096	927

¹ Statistics shown are for pure factoring companies only.
Numbers may not add up due to rounding.

Table A.69
Capital Market Debt Securities¹: Amount Outstanding

	As at end				
	1998	1999	2000	2001	2002 ^p
	RM million (nominal value)				
Malaysian Government Securities	75,012	78,336	89,050	103,450	109,550
Government Investment Issues	2,000	2,000	4,000	4,000	4,000
Khazanah Bonds	4,850	8,980	10,000	10,000	10,000
Malaysia Savings Bonds	4	379	359	0	464
Danaharta Bonds	2,601	10,344	11,140	11,140	11,140
Danamodal Bonds	11,000	11,000	11,000	11,000	11,000
Cagamas Bonds	15,064	13,019	17,168	18,283	22,451
Other Private Debt Securities	46,745	78,632	100,494	117,674	103,997
Total	157,276	202,690	243,211	275,547	272,602

¹ Refer to debt securities with an original maturity period of more than one year, excluding medium term notes.

^pPreliminary



Table A.70
Urban Credit Co-operative Societies¹

	Annual change		As at end 2002	Annual change (%)	% share
	2001	2002			
	Number				
Total co-operative societies	-123	41	918	4.7	100.0
<i>Deposit-taking co-operatives</i>	-11	0	3	0.0	0.3
<i>Other credit co-operatives</i>	-112	41	915	4.7	99.7
	('000)				
Total members	-239	92	1,555	6.3	100.0
<i>Deposit-taking co-operatives</i>	-236	1	23	6.0	1.5
<i>Other credit co-operatives</i>	-3	91	1,532	6.3	98.5
	RM million			Annual change (%)	% share
Sources of funds					
Share subscriptions	-2,448.8	123.0	2,875.3	4.5	55.7
Reserves	-306.6	71.9	512.4	16.3	9.9
Borrowings	-267.0	85.2	746.1	12.9	14.5
Sundry creditors	-937.4	17.3	450.2	4.0	8.7
Savings and deposits	-2,362.4	13.5	346.7	4.0	6.7
Surplus	-4.9	8.9	232.1	4.0	4.5
Total	-6,327.1	319.8	5,162.8	6.6	100.0
Uses of funds					
Investments	-731.2	74.8	1,570.5	5.0	30.4
<i>Shares</i>	-349.9	39.5	813.2	5.0	15.8
<i>Fixed and savings deposits</i>	-453.2	28.5	295.8	10.7	5.7
<i>Real estates</i>	168.0	3.9	385.0	1.0	7.4
<i>Others</i>	-96.1	2.9	76.5	3.9	1.5
Loans to members	-2,551.3	114.3	2,176.3 ²	5.5	42.1
Fixed assets	-802.0	72.7	173.1	72.3	3.4
Other assets	765.6	37.2	980.3	3.9	19.0
Cash and bank balances	-962.7	7.8	191.6	4.2	3.7
Others	-2,045.5	13.0	71.0	22.8	1.4

¹ Urban credit co-operative societies which comprise of employees credit societies, thrift and loan societies and thrift and investment societies, were established primarily to provide consumer credit and serve as an investment channel for members.

² Refers to total loans outstanding.

Source: Department of Co-operative Development Malaysia

Table A.71
Development Financial Institutions¹: Sources and Uses of Funds

	As at end				
	1998	1999	2000	2001	2002
	RM million				
Sources:					
Shareholders' funds	4,326.1	4,701.3	6,314.2	6,906.6	8,406.9
<i>Paid-up capital</i>	3,096.8	4,168.9	5,258.5	5,416.9	6,012.4
<i>Reserves</i>	1,111.8	1,054.6	1,216.6	1,196.2	1,284.7
<i>Retained earnings</i>	117.5	-522.2	-160.9	293.5	1,109.8
Deposits accepted	25,581.4	27,492.1	34,752.2	39,305.7	39,426.2
Borrowings	8,271.2	11,058.1	11,825.4	12,866.0	13,888.8
<i>Government</i>	5,292.7	6,140.2	6,238.3	6,625.7	8,876.7
<i>Foreign institutions</i>	1,524.9	2,760.9	3,034.8	3,321.7	3,650.8
<i>Others</i>	1,453.6	2,157.0	2,552.3	2,918.6	1,361.3
Others	4,931.1	6,543.5	8,470.4	8,987.6	9,403.5
Total	43,109.8	49,795.0	61,362.2	68,065.9	71,125.4
Uses:					
Deposits placed	5,426.9	7,210.5	11,493.2	12,265.2	12,926.5
Investments	15,307.4	16,352.5	17,506.6	21,968.0	21,094.3
<i>of which:</i>					
<i>Government securities</i>	2,093.0	2,072.0	2,497.1	3,715.0	3,230.4
<i>Shares</i>	4,119.1	4,250.9	4,759.8	5,099.4	5,599.0
<i>Quoted</i>	3,748.2	3,885.1	4,203.5	4,478.5	5,109.0
<i>Unquoted</i>	370.9	365.8	556.3	620.9	490.0
Loans and advances	15,415.3	17,741.3	20,855.4	23,365.0	28,038.9
Fixed assets	1,662.0	1,870.2	2,090.2	3,011.6	3,041.1
Others	5,298.2	6,620.5	9,416.8	7,456.1	6,024.6
Total	43,109.8	49,795.0	61,362.2	68,065.9	71,125.4
Contingencies:					
Guarantee	5,097.6	4,228.3	4,211.8	3,342.4	3,615.2
Export credit insurance	89.2	136.1	204.5	148.3	152.4
Total	5,186.8	4,364.4	4,416.3	3,490.7	3,767.6

¹ Refers to Bank Pembangunan dan Infrastruktur Malaysia Berhad, Bank Industri & Teknologi Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Malaysia Export Credit Insurance Berhad, Malaysian Industrial Development Finance Berhad, Sabah Development Bank Berhad, Borneo Development Corporation (Sabah) Sendirian Berhad, Borneo Development Corporation (Sarawak) Sendirian Berhad, Bank Pertanian Malaysia, Credit Guarantee Corporation Malaysia Berhad, Sabah Credit Corporation and Lembaga Tabung Haji.

Table A.72
Development Financial Institutions¹ under DFIA²: Sources and Uses of Funds

	As at end				
	1998	1999	2000	2001	2002
	RM million				
Sources:					
Shareholders' funds	2,601.9	3,188.8	3,417.0	3,942.7	4,564.8
<i>Paid-up capital</i>	1,659.3	2,526.4	2,552.0	2,675.5	3,246.0
<i>Reserves</i>	548.8	637.0	732.7	885.1	1,151.2
<i>Retained earnings</i>	393.8	25.4	132.3	382.1	167.6
Deposits accepted	14,912.6	15,953.1	20,911.6	25,102.5	25,865.6
Borrowings	4,773.2	6,802.3	7,822.4	8,283.4	8,870.7
<i>Government</i>	3,486.6	3,177.8	3,310.8	3,420.3	5,062.4
<i>Foreign institutions</i>	969.4	2,247.0	2,562.9	2,891.7	3,262.6
<i>Others</i>	317.2	1,377.5	1,948.7	1,971.4	545.7
Others	2,121.2	3,330.1	4,656.5	5,418.8	6,082.6
Total	24,408.9	29,274.3	36,807.5	42,747.4	45,383.7
Uses:					
Deposits placed	3,575.5	4,282.4	6,585.6	7,849.9	8,626.2
Investments	6,874.5	7,376.4	7,126.4	10,713.7	9,640.4
<i>of which:</i>					
<i>Government securities</i>	1,988.6	1,731.2	1,920.1	3,340.0	2,872.6
<i>Shares</i>	1,701.7	1,492.3	1,511.4	2,282.9	1,934.4
<i>Quoted</i>	1,653.8	1,444.1	1,433.9	2,203.8	1,836.8
<i>Unquoted</i>	47.9	48.2	77.5	79.1	97.6
Loans and advances	9,982.3	12,648.0	15,723.8	17,840.8	21,752.6
Fixed assets	763.6	855.0	865.4	836.8	812.3
Others	3,213.0	4,112.5	6,506.3	5,506.2	4,552.2
Total	24,408.9	29,274.3	36,807.5	42,747.4	45,383.7
Contingencies:					
Guarantee	549.6	998.3	806.8	673.4	594.2
Export credit insurance	89.2	136.1	204.5	148.3	152.4
Total	638.8	1,134.4	1,011.3	821.7	746.6

¹ Refers to Bank Pembangunan dan Infrastruktur Malaysia Berhad, Bank Industri & Teknologi Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad and Malaysia Export Credit Insurance Berhad.

² Development Financial Institutions Act 2002.

Table A.73
Development Financial Institutions¹: Direction of Lending

	As at end				
	1998	1999	2000	2001	2002
	RM million				
Agriculture, forestry & fishery	2,103.3	2,028.0	2,266.9	2,380.5	2,579.1
Mining and quarrying	29.0	44.7	47.4	46.1	85.2
Manufacturing	2,538.2	2,509.6	2,261.5	2,395.9	2,660.0
Electricity, gas and water supply	18.9	34.8	265.0	335.0	548.6
Import & export, wholesale & retail trade, restaurants & hotels	293.3	532.6	522.1	618.0	870.7
Broad property sector	2,344.3	3,210.8	3,921.0	4,427.7	5,976.1
<i>Construction</i>	519.2	1,151.5	1,613.7	2,346.9	3,567.0
<i>Purchase of residential property</i>	1,366.8	1,401.7	1,485.5	1,588.3	1,489.1
<i>Purchase of non-residential property</i>	3.0	2.7	2.2	1.5	48.5
<i>Real estate</i>	455.3	654.9	819.6	491.0	871.5
Transport, storage & communication	315.5	1,166.4	2,028.9	2,860.6	4,286.0
Maritime	981.9	992.1	801.5	733.1	695.1
Finance, insurance & business services	1,068.3	1,053.0	1,213.0	1,300.8	1,038.0
Consumption credit	3,680.1	4,006.6	5,084.5	5,404.2	6,643.3
<i>of which:</i>					
<i>Purchase of motor vehicles</i>	828.2	674.0	997.6	819.2	816.5
<i>Credit card</i>	46.4	33.5	42.9	47.8	48.2
Purchase of securities	283.5	290.1	330.0	356.2	173.2
Others	1,859.4	1,872.7	2,113.6	2,506.9	2,483.6
Total	15,515.9	17,741.2	20,855.4	23,365.0	28,038.9

¹ Refers to Bank Pembangunan dan Infrastruktur Malaysia Berhad, Bank Industri & Teknologi Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional, Export-Import Bank of Malaysia Berhad, Malaysia Industrial Development Finance Berhad, Sabah Development Bank Berhad, Borneo Development Corporation (Sabah) Sendirian Berhad, Borneo Development Corporation (Sarawak) Sendirian Berhad, Bank Pertanian Malaysia, Credit Guarantee Corporation Malaysia Berhad and Sabah Credit Corporation.

Table A.74
Development Financial Institutions¹ under DFIA²: Direction of Lending

	As at end				
	1998	1999	2000	2001	2002
	RM million				
Agriculture, forestry & fishery	58.1	69.4	79.0	84.8	72.1
Mining and quarrying	14.4	29.5	33.5	34.5	74.9
Manufacturing	1,267.7	1,355.0	1,329.6	1,452.5	1,583.4
Electricity, gas and water supply	18.9	34.8	265.0	335.0	548.6
Import & export, wholesale & retail trade, restaurants & hotels	123.1	235.9	135.2	128.9	119.8
Broad property sector	1,386.1	2,528.6	3,288.7	3,805.5	4,882.7
<i>Construction</i>	340.6	943.9	1,427.6	2,192.1	3,316.0
<i>Purchase of residential property</i>	1,039.7	1,083.0	1,174.8	1,282.6	1,185.5
<i>Purchase of non-residential property</i>	0.0	0.0	0.0	0.0	47.2
<i>Real estate</i>	5.7	501.7	686.3	330.8	334.0
Transport, storage & communication	140.1	975.0	1,871.1	2,746.5	4,185.8
Maritime	981.9	992.1	801.5	733.1	695.1
Finance, insurance & business services	948.1	944.6	1,096.8	1,198.0	842.1
Consumption credit	3,632.8	3,959.3	5,037.5	5,339.6	6,567.9
of which:					
<i>Purchase of motor vehicles</i>	780.9	626.7	950.6	754.6	741.2
<i>Credit card</i>	46.4	33.5	42.9	47.8	48.2
Purchase of securities	283.5	290.1	330.0	356.2	173.2
Others	1,127.5	1,233.9	1,455.9	1,626.1	2,007.0
Total	9,982.3	12,648.0	15,723.8	17,840.7	21,752.6

¹ Refers to Bank Pembangunan dan Infrastruktur Malaysia Berhad, Bank Industri & Teknologi Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Bank Simpanan Nasional and Export-Import Bank of Malaysia Berhad.

² Development Financial Institutions Act 2002.

Table A.75
Bank Industri & Teknologi Malaysia Berhad

Year of establishment	1979			
Objectives	The principal activity of Bank Industri & Teknologi Malaysia Berhad is to finance capital intensive and high technology industries in priority sectors such as shipping industry, manufacturing and export industry.			
	Loans Approved (RM million)		Loans Disbursed (RM million)	
Sector	2001	2002	2001	2002
Maritime	144.0	202.2	160.5	47.0
<i>Shipbuilding industry</i>	103.6	142.5	80.1	23.6
<i>Shipyards industry</i>	31.4	25.6	58.1	17.9
<i>Marine-related industries</i>	9.0	34.1	22.3	5.5
Manufacturing	113.0	99.9	110.0	79.7
of which:				
<i>High technology</i>	40.7	29.1	23.6	14.5
Total	257.0	302.1	270.5	126.7

Source: Bank Industri & Teknologi Malaysia Berhad

Table A.76
Export-Import Bank of Malaysia Berhad

Year of establishment	1995			
Objectives	Establishing an institutional support mechanism to facilitate the exports of goods and services by providing medium and long term credit to Malaysian exporters and investors, as well as foreign buyers of Malaysian goods. Effective January 1998, the Export Credit Refinancing facility was transferred from Bank Negara Malaysia to Export-Import Bank of Malaysia Berhad.			
	Loans Approved (RM million)		Loans Disbursed (RM million)	
Facility	2001	2002	2001	2002
Buyer credit facility	-	144.4	16.6	43.1
Overseas investment credit facility	104.4	24.3	6.1	17.3
Supplier credit facility	98.9	163.2	130.3	190.6
Export of services financing facility	-	15.0	-	-
Export credit refinancing	6,149.5	6,149.0	6,149.5	6,149.0
Others	50.0	-	-	-
Total	6,402.8	6,495.9	6,302.5	6,400.0

Source: Export-Import Bank of Malaysia Berhad

Table A.77
Malaysia Export Credit Insurance Berhad

Year of establishment	1977			
Objectives	Support and strengthen Malaysian exports through the provision of export credit insurance facilities to exporters to cover against commercial and non-commercial risks and issuing guarantees for banks and financial institutions to facilitate access to export finance, and encouraging reverse investment by Malaysian investors through the provision of political risk insurance for investment.			
	Contingent Liabilities (RM million)		Business Coverage (RM million)	
	As at end-2001	As at end-2002	2001	2002
Short-term Policies				
Comprehensive policies	97.6	114.8	740.0	844.0
Banker's export finance insurance policy	28.3	8.8	-	-
Bank letter of credit policy	9.5	0.6	17.7	3.2
Specific policies	2.9	2.9	2.4	-
Bond indemnity support	1.2	-	1.2	-
Sub-total	139.5	127.1	761.3	847.2
Medium and Long-term Policies				
Specific policies	47.9	34.7	36.2	2.0
Buyer credit guarantee	422.8	375.7	422.8	375.7
Bond indemnity support	25.5	23.1	1.3	0.2
Sub-total	496.2	433.5	460.3	377.9
Total	635.7	560.6	1,221.6	1,265.1

Source: Malaysia Export Credit Insurance Berhad

Table A.78
Bank Simpanan Nasional

Year of establishment	1974			
Objectives	Bank Simpanan Nasional is a savings bank, incorporated under the National Savings Bank Act 1974 and focuses on retail banking and personal finance especially for small savers.			
Deposits facility	Deposits Accepted (RM million)		Interest Rate/Rate of Return (%)	
	As at end-2001	As at end-2002	2001	2002
Savings deposits	1,301.6	1,231.8	1.50 ~ 3.15	1.30 ~ 2.30
Fixed deposits	5,225.3	3,741.6	3.20 ~ 4.25	3.20 ~ 4.00
GIRO deposits	3,112.5	3,341.3	1.50 ~ 3.75	1.30 ~ 2.30
Islamic deposits	327.0	294.0	2.21 ~ 6.71	2.05 ~ 6.11
Premium savings certificates	706.0	821.5	1.50	1.50
Total	10,672.4	9,430.2		

Investments	RM million	
	As at end-2001	As at end-2002
Quoted shares	2,012.5	1,639.6
Malaysian Government Securities	3,133.2	2,671.1
Private debt securities	884.4	1,031.0
Subsidiary companies	436.4	436.4
Associate companies	0.6	0.6
Total	6,467.1	5,778.7
Number of branches	427	412
Number of mobile units	31	44
Number of account holders ('000)	8,650	8,572
Number of automatic teller machine (ATM)	606	594

Source: Bank Simpanan Nasional



Table A.79
Bank Kerjasama Rakyat Malaysia Berhad

Year of establishment	1954			
Objectives	Bank Kerjasama Rakyat Malaysia Berhad mobilises savings and provides loans and financing services to its members as well as non-members.			
	Loans outstanding (RM million)			
	2001		2002	
Sector	Members	Non-members	Members	Non-members
Agriculture	47.6	15.5	48.0	14.0
Purchase of property	610.3	662.4	980.1	714.5
General commerce	57.5	705.0	33.5	487.7
Purchase of securities	101.8	213.7	21.9	119.8
Purchase of motor vehicles	39.4	4.3	117.6	0.6
Consumption credit	4,006.8	530.4	5,078.4	700.2
Manufacturing	-	-	122.3	9.8
Construction	11.9	26.2	-	-
Others	6.3	170.0	-	124.7
Total	4,881.6	2,327.5	6,401.8	2,171.3

Source: Bank Kerjasama Rakyat Malaysia Berhad

Table A.80
Bank Pembangunan dan Infrastruktur Malaysia Berhad

Year of establishment	1973			
Objectives	To increase the participation and involvement of the Bumiputera community in business and industry through financing and equity participation and to provide financing for infrastructure projects, in particular Government projects.			
	Loans Approved (RM million)		Loans Disbursed (RM million)	
Sector	2001	2002	2001	2002
Infrastructure	4,116.0	2,790.1	2,602.1	2,997.6
<i>Government programmes</i>	3,249.8	1,551.1	1,785.6	2,840.1
<i>Private programmes</i>	866.2	1,239.0	816.5	157.5
SME development	779.4	730.4	604.0	535.8
<i>of which:</i>				
<i>Bumiputera</i>	607.5	637.6	483.7	450.6
Total	4,895.4	3,520.5	3,206.1	3,533.4

Source: Bank Pembangunan dan Infrastruktur Malaysia Berhad

Table A.81
Other Development Financial Institutions¹: Core Activities

	As at end				
	1998	1999	2000	2001	2002
	RM million				
Lending Activity					
Agriculture	2,045.3	1,958.6	2,187.9	2,295.8	2,507.0
Manufacturing	1,270.5	1,154.6	931.8	943.3	1,076.6
Broad property sector	958.3	682.2	632.3	622.2	1,093.4
<i>Construction</i>	178.6	207.6	186.1	154.8	251.1
<i>Purchase of residential property</i>	327.1	318.7	310.7	305.7	303.4
<i>Purchase of non-residential property</i>	3.0	2.7	2.2	1.5	1.4
<i>Real estate</i>	449.6	153.2	133.3	160.2	537.5
Consumption credit	47.3	47.3	47.0	64.6	75.3
Others	1,212.2	1,250.6	1,332.6	1,598.3	1,533.9
Total	5,533.6	5,093.3	5,131.6	5,524.2	6,286.2
Other Activities					
Deposits accepted	10,668.8	11,538.9	13,840.6	14,203.2	13,560.6
of which:					
<i>Savings</i>	7,162.9	8,471.4	10,066.9	11,161.9	10,595.1
Guarantee issued	4,548.0	3,230.0	3,405.0	2,669.0	3,021.0

¹ Refers to Malaysian Industrial Development Finance Berhad, Sabah Development Bank Berhad, Borneo Development Corporation (Sabah) Sendirian Berhad, Borneo Development Corporation (Sarawak) Sendirian Berhad, Bank Pertanian Malaysia, Credit Guarantee Corporation Malaysia Berhad, Sabah Credit Corporation and Lembaga Tabung Haji.

Table A.82
Development Financial Institutions: Selected Data

	As at end					
	2001			2002		
	Branch	ATM	Staff	Branch	ATM	Staff
DFIs under DFIA¹:						
Bank Pembangunan dan Infrastruktur Malaysia Berhad	13	-	579	13	-	601
Bank Kerjasama Rakyat Malaysia Berhad	93	95	2,579	98	104	2,752
Bank Simpanan Nasional	437	604	4,954	412	594	5,035
Bank Industri & Teknologi Malaysia Berhad	-	-	255	-	-	277
Export-Import Bank of Malaysia Berhad	-	-	81	-	-	80
Malaysia Export Credit Insurance Berhad	-	-	64	-	-	63
Sub-total	543	699	8,512	523	698	8,808
Other DFIs:						
Bank Pertanian Malaysia	138	142	2,331	137	144	2,309
Malaysian Industrial Development Finance Berhad	7	-	197	7	-	221
Sabah Development Bank Berhad	-	-	87	-	-	82
Borneo Development Corporation (Sabah) Sdn Bhd	-	-	23	-	-	23
Borneo Development Corporation (Sarawak) Sdn Bhd	-	-	42	-	-	42
Credit Guarantee Corporation Malaysia Berhad	10	-	190	12	-	251
Sabah Credit Corporation	11	-	212	11	-	210
Lembaga Tabung Haji	117	-	1,408	118	-	1,442
Sub-total	283	142	4,490	285	144	4,580
Total	826	841	13,002	808	842	13,388

¹ Development Financial Institutions Act 2002.

Table A.83
Development Financial Institutions: Government Special Funds

	Loans (RM million)					
	Approved		Disbursed		Outstanding as at end	
	2001	2002	2001	2002	2001	2002
Bank Pembangunan dan Infrastruktur Malaysia Berhad						
Fund for Publication	0.2	0.5	0.2	0.3	0.6	0.7
Fund for Film Industry	2.2	16.7	2.5	17.4	14.5	13.0
Venture Capital Fund	4.3	0.2	1.7	4.7	1.7	6.6
Infrastructure Tourism Fund	-	10.0	-	6.8	-	6.8
Small Scale Enterprise ¹	-	-	-	-	9.1	5.9
Entrepreneurs Rehabilitation Fund ¹	-	-	-	-	2.2	2.2
New Entrepreneurs Fund 2	36.3	53.6	13.3	59.2	11.3	43.1
Fund for Small and Medium Industries 2	-	2.5	-	1.8	-	-
Kelantan Agriculture Incubator Fund ¹	-	-	-	-	0.5	0.5
Seed Capital Scheme	32.9	20.3	9.8	23.3	52.8	57.8
Graduate Entrepreneurs Fund	2.8	1.0	3.1	2.7	6.0	7.2
Terengganu Entrepreneurs Fund	-	15.1	-	5.2	-	3.3
Pahang Entrepreneurs Fund ¹	-	-	-	-	0.2	0.2
Financing Scheme for Indian Rural Economic Development	0.2	0.5	-	0.2	-	0.2
Financing Scheme for Rural Economic Development	7.2	6.1	5.3	8.0	25.9	29.1
Food and Furniture Scheme	0.2	-	1.7	0.6	22.5	20.3
Bank Kerjasama Rakyat Malaysia Berhad						
Financing Scheme for Rural Economic Development	4.0	8.9	1.7	7.3	16.6	42.0
Bank Industri & Teknologi Malaysia Berhad						
New Ship Financing Facility	59.9	33.1	17.2	22.2	17.2	38.2
High Technology Fund	27.5	41.7	24.3	14.5	24.3	30.9
Easy Financing Scheme - PAKSI	5.7	2.3	1.7	3.7	12.0	12.6
Women Entrepreneurs Fund	2.9	6.7	3.3	4.7	3.9	6.9
Export-Import Bank of Malaysia Berhad						
Export Credit Refinancing (ECR) Scheme ²	6,149.5	6,149.0	6,149.5	6,149.0	1,121.4	1,076.1
Malaysian Industrial Development Finance Berhad						
Soft Loan for Small and Medium Enterprises	-	77.9	-	30.0	-	30.0
Bank Pertanian Malaysia						
Agricultural Mechanisation and Automation Scheme	10.7	3.0	2.1	2.3	4.7	6.1
Bumiputera Commercial and Industrial Community Scheme	8.3	8.9	3.4	9.3	6.6	11.0
Credit Scheme for Paddy	30.2	32.7	31.5	31.6	31.0	29.5
Commercial Agriculture Entrepreneurs Scheme	-	0.7	-	0.3	-	0.3
Special Fund for Fishery	7.5	8.7	8.8	9.9	9.0	17.1
Low Intensity Tapping System	-	0.4	-	0.1	-	0.1
Oil Palm Replantation Scheme	6.7	32.9	2.7	17.5	2.5	19.7

¹ Fund has been fully utilised.

² Inclusive of funds from Bank Negara Malaysia and these funds are channelled through 25 participating banks.

Table A.84
Development Financial Institutions: Bank Negara Malaysia Funds¹

	Loans (RM million)					
	Approved		Disbursed		Outstanding as at end	
	2001	2002	2001	2002	2001	2002
Bank Pembangunan dan Infrastruktur Malaysia Berhad						
New Entrepreneurs Fund ²	38.6	-	33.8	5.8	176.5	141.2
New Entrepreneurs Fund 2	-	16.3	-	1.4	-	1.4
Fund for Small and Medium Industries ²	1.5	-	15.5	1.4	133.6	119.5
Fund for Small and Medium Industries 2	0.3	0.3	-	-	-	-
Bumiputera Industrial Fund ²	-	-	0.2	-	23.3	21.1
Industrial Adjustment Fund ²	-	-	-	-	1.2	0.3
Rehabilitation Fund for Small and Medium Industries	4.4	-	6.8	3.9	33.2	36.4
Fund for Food	-	-	-	1.6	4.4	5.7
Special Fund for Tourism ²	-	-	-	-	11.8	9.6
Bank Industri & Teknologi Malaysia Berhad						
New Entrepreneurs Fund ²	-	-	-	-	9.1	6.0
Fund for Small and Medium Industries ²	-	-	-	-	52.8	46.6
Fund for Small and Medium Industries 2	0.3	0.3	-	-	-	-
Bumiputera Industrial Fund ²	-	-	-	-	0.2	0.1
Industrial Adjustment Fund ²	-	-	-	-	17.4	14.6
Rehabilitation Fund for Small and Medium Industries	-	-	1.5	-	8.2	8.0
Ship Financing Facility	24.7	3.4	20.5	0.7	376.5	356.4
Malaysian Industrial Development Finance Berhad						
New Entrepreneurs Fund ²	-	-	2.9	0.7	10.5	9.1
New Entrepreneurs Fund 2	-	0.4	-	-	-	-
Fund for Small and Medium Industries ²	-	-	-	1.8	62.3	47.6
Fund for Small and Medium Industries 2	3.4	3.4	-	-	-	-
Bumiputera Industrial Fund ²	-	-	-	-	2.7	2.5
Industrial Adjustment Fund ²	-	-	-	-	5.0	3.7
Rehabilitation Fund for Small and Medium Industries	-	-	-	-	5.1	4.0
Bank Pertanian Malaysia						
Fund for Small and Medium Industries ²	22.6	-	21.1	8.7	85.2	90.1
Rehabilitation Fund for Small and Medium Industries	-	-	1.0	-	15.3	15.2
Fund for Food	2.4	282.2	2.9	149.4	99.4	224.4
Credit Guarantee Corporation Malaysia Berhad³						
New Entrepreneurs Fund 2	176.2	418.0	65.6	243.1	65.6	299.2
Fund for Small and Medium Industries 2	258.0	569.3	294.4	168.6	200.8	452.1

¹ Bank Negara Malaysia fund for the ECR scheme administered by EXIM Bank is merged with the Government fund in Table A.83.

² Funds has been fully utilised.

³ Administer and channel the funds through various lending institutions.

Table A.85
Development Financial Institutions: Funds From Foreign Institutions

	Loans (RM million)					
	Approved		Disbursed		Outstanding as at end	
	2001	2002	2001	2002	2001	2002
Bank Pembangunan dan Infrastruktur Malaysia Berhad						
ASEAN-Japan Development Fund-Overseas Economic Cooperation Fund	26.1	38.3	30.8	14.6	60.1	64.3
Japan Bank for International Cooperation-Fund for Small and Medium Scale Industry Promotion Programme	18.1	37.5	13.6	9.2	52.9	45.0
Japan Bank for International Cooperation-Fund for Small and Medium Industries	93.0	38.8	52.7	33.1	67.7	92.6
Japan Bank for International Cooperation 1- JEXIM	128.0	232.1	383.5	742.5	434.4	1,182.1
Islamic Development Bank	49.6	5.0	27.5	16.0	50.4	48.9
Bank Industri & Teknologi Malaysia Berhad						
World Bank	-	-	-	-	1.3	-
ASEAN-Japan Development Fund-Overseas Economic Cooperation Fund ¹	-	-	-	-	74.7	68.6
The Export-Import Bank of Japan ¹	-	-	-	-	64.6	56.2
Overseas Economic Cooperation-Fund-Small and Medium Scale Industry Promotion Program ¹	-	-	-	-	98.1	92.1
Japan Bank for International Cooperation 300 ¹	-	-	-	-	342.9	318.4
Japan Bank for International Cooperation 200 ¹	-	-	-	-	120.6	112.0
Japan Bank for International Cooperation-Fund for Small and Medium Industries	47.4	10.3	47.4	10.3	130.9	141.3
Export-Import Bank of Malaysia Berhad						
Japan Bank for International Cooperation 300 ¹	-	-	-	-	289.6	268.9
Japan Bank for International Cooperation 200 ¹	-	-	-	-	180.9	168.0
Malaysian Industrial Development Finance Berhad						
Japan Bank for International Cooperation-Fund for Small and Medium Industries	83.1	44.8	58.4	53.5	100.9	136.2
ASEAN-Japan Development Fund-Overseas Economic Cooperation Fund	5.2	37.8	1.9	14.0	29.0	40.8
Japan Bank for International Cooperation-Fund for Small and Medium Scale Industry Promotion Programme	4.5	3.0	2.4	5.4	13.3	20.3
Bank Pertanian Malaysia						
ASEAN-Japan Development Fund-Overseas Economic Cooperation Fund ¹	-	-	-	-	146.1	134.0

¹ Fund has been fully utilised